SNOWMOBILE AND ALL-TERRAIN VEHICLE FORM

SCHEDULE*

For an additional premium, we cover the classes of property indicated by an amount of Insurance.

1. CLASSES OF PROPERTY*
   a. Snowmobile
      Description | ID Number | Amount of Insurance | Deductible | Premium
   b. All-Terrain Vehicle
      Description | ID Number | Amount of Insurance | Deductible | Premium
   c. Trailer
      Description | ID Number | Amount of Insurance | Deductible | Premium
   d. Unattached Equipment
      Amount of Insurance | Deductible | Premium

2. Medical Payments
   Limit of Liability | Premium

   Total Premium $

*Entries may be left blank if shown elsewhere in this policy for this coverage.
PART I – PHYSICAL DAMAGE COVERAGE

A. Covered Property

1. Owned Property

We cover the property listed in the Schedule and described in a. (1), (2), (3) or (4) below only if an amount of insurance and premium is shown for that property.

The amounts of insurance shown are limited by Paragraph E.1. Loss Settlement in this form.

a. Definitions

The following definitions are added specifically to this form:

(1) Snowmobile means a motorized land conveyance, described in the Schedule, including permanently installed accessories, equipment or parts, that is:

a) An open vehicle designed for one or two persons;

b) With steerable skis on the front and propelled by

i. wheels;

ii. crawler-type treads; or

iii. belts.

c) Used for personal pleasure activity;

d) Owned by an insured or leased to an insured for at least 30 consecutive days.

(2) All-Terrain Vehicle means a small, open motorized land conveyance, including permanently installed accessories, equipment or parts, described in the Schedule, with four or six wheels that is designed for off-road recreational use on various types of terrain and that is:

a) Used for personal pleasure activity;

b) Owned by an insured or leased to an insured for at least 30 consecutive days.

(3) Trailer

A trailer is a two or four wheeled apparatus designed to be pulled by a motorized land conveyance and used to transport a snowmobile or all-terrain vehicle over public or private roads. Such apparatus:

a) Shall be owned by an insured or leased to an insured for at least 30 consecutive days; and

b) May be required to be registered for use on such roads.

(4) Unattached Equipment

Unattached equipment means all equipment and furnishings carried with the motorized snowmobile or all-terrain vehicle but does not include guns, fishing tackle, golf equipment, bicycles, other sporting equipment, photographic equipment, other personal effects, fuel and provisions.

Extension of Coverage

The insured may apply 10% of the Amount of Insurance applicable to the snowmobile or all-terrain vehicle, or $100 whichever is greater, as an additional amount of insurance to cover loss to unattached equipment.

2. Newly Acquired Or Replacement Property

a. Newly Acquired Property

We will cover a motorized snowmobile, all-terrain vehicle, trailer or equipment that you acquire, by ownership or lease, during the policy period if it is of like kind and use to a scheduled snowmobile, all-terrain vehicle, or trailer, or unattached equipment.

b. Replacement Property

If, during the policy period, you dispose of a scheduled snowmobile, all-terrain vehicle or trailer, or unattached equipment, we will cover replacement property of like kind and use, which you acquire by ownership up to:

(1) The Amount of Insurance of the disposed property; or

(2) The invoice cost of the replacement property;

whichever is less.

c. Reporting Requirement

You must report the transaction to us within 30 days of taking ownership and pay any additional premium from that date.

If you fail to do so, coverage will cease automatically 30 days after you take ownership or at the end of the policy period, whichever occurs first.

3. Borrowed Or Rented Snowmobile, All-Terrain Vehicle

We also cover a motorized snowmobile or all-terrain vehicle that an insured:

a. Borrows and operates with the permission of its owner; or

b. Rents for less than 30 consecutive days; provided it is of like kind and use to a covered snowmobile or all-terrain vehicle.

The most we will pay for loss to the borrowed or rented snowmobile or all-terrain vehicle is the lowest amount of insurance shown under Item 1.a. or 1.b. in the Schedule.

B. Property Not Covered

We do not cover contraband or property in the course of illegal transportation or trade.
C. Perils Insured Against

1. **We insure** property described in the Schedule against risk of direct physical loss unless precluded in 2. below or in the Common Policy Provisions IM007.

2. **We do not insure:**
   a. Loss while covered property is:
      (1) Rented to others;
      (2) Being used to carry persons or cargo for a charge; or
      (3) Being operated in or practicing for any pre-arranged or organized race, speed contest or other competition;
   
   **We do insure** against loss that results solely from the perils of fire or lightning;

   b. Loss to covered property used in any activity engaged in for money or other compensation.

   c. Loss to tires, wheels, or tracks caused by contact with the road or ground, or tires punctured by an object lying on the ground;

   d. The infidelity of persons or entities to whom you entrust covered property. But **we will pay** for loss caused by or resulting from a carrier hired to move or transport such property;

   e. Loss caused by or resulting from:
      (1) Wear and tear, marring, gradual deterioration or modification;
      (2) Fungus, mold or rot;
      (3) Corrosion or rust;
      (4) Latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;
      (5) Electrical, mechanical or structural failure or breakdown;
      (6) Freezing or overheating;
      (7) Dampness of the atmosphere or extremes of temperature;
      (8) Work done to or handling of covered property unless fire or explosion ensues and then we will pay only for the ensuing loss;
      (9) Your failure to maintain the covered property in good condition and repair so that it is not damaged by the rigors of normal use;
      (10) Vandalism or Malicious Mischief if the premises where covered property is kept or stored has been vacant for more than 60 consecutive days immediately before the loss;
      (11) Animals, birds, vermin, insects or rodents. This preclusion of coverage does not apply to collision with an animal or bird; or
      (12) Delay, loss of use or any other consequential act.


D. Deductible

We will pay only that part of the total of all loss payable under this Snowmobile and All-Terrain Vehicle Form that exceeds the deductible amount(s) for the property shown in the Schedule.

For newly acquired, borrowed or rented property, the highest deductible shown in the Schedule will apply.

E. Loss Conditions

With respect only to the coverage provided in this form IM011, the following Loss Conditions apply:

1. **Loss Settlement**
   a. **Scheduled Or Replacement Snowmobile, All-Terrain Vehicle, Trailer And Equipment**
      With regard to a scheduled or replacement snowmobile, all-terrain vehicle, trailer or equipment, other than unscheduled equipment, in the event of loss, **we will not pay** more than the least of the following amounts:
      (1) The actual cash value of the property at the time of loss or damage;
      (2) The cost to repair; or
      (3) The amount of insurance.
   b. **Newly Acquired Snowmobile, All-Terrain Vehicle, Trailer And Equipment**
      With regard to a newly acquired snowmobile, all-terrain vehicle, trailer or equipment, other than unscheduled equipment, we will not pay more than the least of the following amounts:
      (1) The cost to repair or replace with like kind and quality; or
      (2) The limit of coverage.
   c. **Specifications Or Repair Practices**
      To determine the cost to repair with like kind and quality, we may use the manufacturer's specifications or accepted repair practices to repair the snowmobile or all-terrain vehicle molded body or parts made of fiberglass, plastic or composite materials.
   d. **Unattached Equipment**
      The Amount of Insurance indicated in the Schedule is in addition to the amount of coverage provided by the Extension of Coverage described in A.1.a.(4) Unattached Equipment. We will pay up to the amount provided but not more than $250 for any one item.

F. Other Conditions

1. **Other Insurance And Service Agreement, Plan Or Warranty**
   a. **Other Insurance**
      If a loss covered by this policy is also covered by other insurance, this insurance is excess over any amounts payable under any such insurance.
b. Service Agreement, Plan Or Warranty

This insurance is excess over any amounts payable under the following:

(1) Mechanical breakdown insurance or warranty;
(2) Manufacturer's or extended warranty;
(3) Service plan;
(4) Property restoration plan; or
(5) All similar service agreements, plans or warranties.

PART II – MEDICAL PAYMENTS COVERAGE

A. MEDICAL PAYMENTS

1. The definitions of the Physical Damage Coverage section (A.1.a.) also apply to the Medical Payments Coverage section, in addition to the following:
   a. Injury means bodily injury, sickness or disease, including death resulting there from, sustained by any person;
   b. Reasonable expenses shall mean, necessary medical, surgical, dental, x-ray, ambulance, hospital and professional nursing services and prosthetic devices. In the event of death resulting from injury this coverage shall include the reasonable cost of funeral services;
   c. Occupying means in or upon or entering into or alighting from.

2. We will pay reasonable expenses incurred within one year from the date of accident:
   a. To or for the named insured and each relative who incurs an injury caused by an accident:
      i. While occupying an owned snowmobile, all-terrain vehicle or trailer; or
      ii. While occupying a non-owned snowmobile, all-terrain vehicle or trailer, but only if the person has, or reasonably believes he has the permission of the owner to use the non-owned snowmobile, all-terrain vehicle or trailer and the use is within the scope of that permission, or
      iii. Through being struck by a snowmobile, all-terrain vehicle or by a trailer of any type while not occupying any other motor vehicle except as provided in (i) or (ii) above.
   b. We will not pay for injury:
      i. While any snowmobile, all-terrain vehicle or trailer is:

1. Rented to others;
2. Being used to carry persons or cargo for a charge; or
3. Being operated in or practicing for any prearranged or organized race, speed contest or other competition;
   ii. Sustained by any person if the injury occurs during the course of employment if worker's compensation benefits are required or available.

c. The limit of liability stated for Medical Payments in the Schedule for Snowmobile and All-Terrain vehicle Form shall be the limit of our liability for expenses incurred by or on behalf of each person who sustains injury as the result of any one accident.

d. If there is any other medical payments insurance against a loss covered by the Medical Payments Section of this endorsement, we will not be liable under this endorsement for a greater proportion of such loss than the applicable limit of liability stated in the Schedule bears to the total applicable limit of liability of all valid and collectible medical payments insurance.

e. The insurance provided by Part II - Medical Payments Coverage for a borrowed or rented snowmobile or all-terrain vehicle, as described in Part I – Physical Damage Coverage, shall be excess insurance over any valid and collectible insurance.

PART III – CONDITIONS

A. Policy Period and Territory

This endorsement applies only to accidents, occurrences, and loss during the policy period and within the United States of America, its territories or possessions, or Canada, or between ports thereof.

B. Two or More Snowmobile, All-terrain Vehicle or Trailer.

When two or more snowmobile, all-terrain vehicle or trailer are insured in this coverage part, the terms of this policy shall apply separately to each, including the deductible provisions stated in Part I – Physical Damage Coverage, D.

All other provisions of this policy apply.