



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ALL TERRAIN VEHICLES EXCLUSION**

This endorsement modifies insurance provided under the following:  
COMMERCIAL GENERAL LIABILITY COVERAGE FORM

The following is added to **A.2. Exclusions** in **Coverage A. Bodily Injury and Property Damage Liability**:  
**All Terrain Vehicles**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any all terrain vehicle owned or operated by or on behalf of, or rented or loaned to, any insured:

- (1) If the operator is under the influence of any intoxicating liquor or drug;
- (2) If such all terrain vehicle is used for any illicit or prohibited trade or transportation;
- (3) If the operator is under such age as is prescribed by the law of the province in which the operator resides at the time this contract is made as being the minimum age at which a license or permit to drive an all terrain vehicle may be issued; or
- (4) If the operator is not authorized by law to operate the all terrain vehicle.

Exclusions (3) and (4) above do not apply to all terrain vehicles being operated where legally permitted in the province in which the all terrain vehicle is being operated.

All other terms and conditions remain unchanged.