



Intact Insurance Company

Unlicensed Snow Vehicle and ATV Endorsement (Farm Liability)

This endorsement changes the policy, please read it carefully.

Attached to and forming part of The Farm Liability Form LF02.

In consideration of an additional premium as shown on the Declarations Page, the coverage is provided for following items:

- (1) unlicensed snow vehicles and ATV's, as described, except when these vehicles are:
 - (a) rented to others;
 - (b) used in any race, competition, or speed test;
 - (c) used for carrying passengers for compensation;
 - (d) operated by a person under the age of twelve years;
 - (e) operated by a person under the influence of intoxicating liquor or drugs to the extent that the operator is incapable of proper control of the vehicle;
 - (f) being operated off the Insured's premises, except when crossing such a highway and being operated by a person sixteen years of age or older.

Except as otherwise provided by this endorsement, all other terms and conditions remain unchanged.