

AB-S.E.F. No. 32
OFF-HIGHWAY VEHICLE ENDORSEMENT

In this endorsement

“Recreational vehicle” means an automobile of the type commonly referred to as snowmobile, trail bike, miniature automobile, motor scooter, mini-cycle, snow plane, motorized toboggan, moped, motor assisted vehicle, all-terrain vehicle or dune buggy;

“Public highway” means a public highway, street, road, square or bridge, including the untraveled portion thereof where the highway is maintained for use by automobiles other than recreational vehicles.

When the recreational vehicle is being operated off a public highway, the Insurer waives those provisions of the Policy which prohibit the Insured from driving or operating the automobile or permitting the use of the automobile when the operator is not authorized by law or qualified to drive the automobile, or while the operator is under the age prescribed by law for the operation of an automobile on a highway.

If more than one automobile is insured under this Policy, this endorsement shall apply only to the automobile(s) described under item(s) number of the schedule of automobiles attached to and forming part of the Policy or as listed in the Certificate of Automobile Insurance.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.