

Form #STHATV (October 1, 2022)
All Terrain Vehicle (ATV), Utility Task Vehicle (UTV), and
Off-Highway Vehicle (OHV) Complete Exclusion

This endorsement modifies insurance provided under the following:

Section II – Personal Liability Coverages:

Coverage A– Personal Liability and
Voluntary Medical Payments to Others

Coverage A -Personal Liability and Voluntary Medical Payments to Others do not apply to and the policy does not provide coverage for the “bodily injury” or the “property damage” of anyone arising out of the ownership, non-ownership, maintenance, use (including operation, loading and unloading), storage, or entrustment to others, of any all-terrain vehicle (ATV), utility task vehicle (UTV), or “dirt bike” (OHV) owned by or in the care, custody or control of:

- a. the “Insured”;
- b. any member of the “Insured’s” family or household; or
- c. any person(s) who occupies or temporarily possesses real property of the “Insured” or who rents or leases real property from the “Insured”.

For the purpose of this endorsement, the words “dirt bike” mean a lightweight motorcycle designed for operation on unpaved surfaces, for example dirt, soil, and sand.

All other provisions of this policy apply.

SAMPLE