



Farmers Mutual Hail
Insurance Company of Iowa

LIABILITY COVERAGE OWNED OFF ROAD VEHICLE

(Entries required to complete the Schedule will be shown on the **declarations**.)

This endorsement changes the
Liability Coverage provided by this policy
- PLEASE READ THIS CAREFULLY -

This policy is amended to include the following **terms**. All other **terms** of the policy apply, except as amended by this endorsement.

1. Under Definitions, the following is added to **insured**.

The definition of **insured** is extended to include persons or organizations accountable by law for any all terrain vehicle or snowmobile, but only with respect to any all terrain vehicle or snowmobile coverage that may be provided by this endorsement.

However, this does not include persons or organizations using or having charge or control of any all terrain vehicle or snowmobile without the owner's consent.

2. With respect to coverage provided by this endorsement, the Liability policy is amended as follows.

We extend coverage to all terrain vehicles or snowmobiles when they are specifically scheduled on this policy that **you** own while they are on or temporarily away from the insured premises.

We also extend liability coverage to a substitute all terrain vehicle or snowmobile used by an insured as a temporary replacement for a specifically insured all terrain vehicle or snowmobile that has been stolen or destroyed or is undergoing maintenance or repair. This coverage is excess over any other insurance that would apply to an **occurrence**.

We do not cover all terrain vehicles or snowmobiles:

- a. used in, or in the practice or preparation for, any prearranged racing, speed pulling or pushing, or stunt activities or contests;
- b. used to carry or pull persons or cargo for a charge;
- c. while rented, leased or contracted to others; or
- d. used for a business other than farming.