



## RECREATIONAL MOTOR VEHICLE EXCLUSION

Refer to Supplementary Declarations if information is not shown on this form.

We provide coverage under this endorsement subject to the *terms* contained in the Umbrella Insurance Program.

### WHAT WE DO NOT PAY FOR

We do not pay for *bodily injury* or *property damage* which occurs anywhere and results from the ownership, maintenance, use, loading or unloading of *recreational motor vehicles*.

*Recreational motor vehicles* means snowmobiles, golf carts, all terrain vehicles, dirt bikes and similar licensed or unlicensed off road motor vehicles, whether registered or unregistered, used principally for recreational pursuits. Vehicles designed and used for assisting the physically challenged and not subject to *motor vehicle* registration are exempted from this exclusion.

However, this policy will apply to liability arising out of the ownership, maintenance, use, loading or unloading of *recreational motor vehicles* when that same liability is covered by valid and collectible *underlying insurance* with at least the minimum limits necessary to satisfy the underwriting guidelines pertaining to the *recreational motor vehicle* hazard.

All other *terms* and conditions remain unchanged.