

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ALL TERRAIN VEHICLE EXCLUSION

Attached to and forming part of **Your** policy.

The following **EXCLUSION** applies to all Coverages:

We do not pay for:

1. Any **bodily injury** or **property damage** arising out of any **occurrence** involving any **all terrain vehicle** 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 occupant and/or tenant.

2. Any other **loss** or expense arising out of any occurrence involving any **all terrain vehicle** 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 occupant and/or tenant.

In this form, occupant and/or tenant means one who occupies or temporarily possesses real property of the insured or who rents or leases real property from the insured.

All other provisions of this policy apply.