



## RECREATIONAL VEHICLE PHYSICAL DAMAGE

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

### AGREEMENT

This form is part of Policy No. \_\_\_\_\_.

We will provide the insurance stated in this endorsement in return for *your* payment of the premium due and *your* compliance with all of the *terms* of this policy.

*Named Insured:* \_\_\_\_\_.

### CAUSES OF LOSS

We insure the scheduled property against covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited by *your* policy.

### SCHEDULE

Type of Property	Amount of Insurance	Rate	Premium
Snowmobile	\$ Refer to Declarations Page if any		\$ Refer to Dec. Page
Personal Watercraft	\$ Refer to Declarations Page if any		\$ Refer to Dec. Page
All Terrain Vehicle	\$		\$
Trailer (for use with Rec. Veh.)	\$ Refer to Declarations Page if any		\$ Refer to Dec. Page
Auxiliary Equipment for Rec. Veh.	\$		\$
Other-similar Rec. Veh. (specify)	\$		\$

### Description

Manufacturer	Model	H.P.	Serial /ID #	Year
1. Refer to Declarations Page for Specific Information				
2.				
3.				

Coverage includes all permanently installed equipment or accessories constituting a part of the scheduled vehicle.

### DEDUCTIBLE

From each adjusted claim for loss or damage in a single *occurrence*, we will deduct \$ Refer to Declarations Page.

### HOW MUCH WE PAY FOR LOSS OR CLAIM

- We will not be liable in any one *occurrence* for more than the lesser of the amount of insurance or the actual cash value of the scheduled property at the time of loss.
- We will not be liable for a greater proportion of any loss to the scheduled property than the applicable amount of insurance bears to 100% of the actual cash value of the property at the time of loss.
- We will not be liable for any loss or damage that occurs while the scheduled property is located outside of the United States of America or Canada.

### WHAT WE DO NOT PAY FOR

- Loss or damage due and confined to wear and tear, freezing, overheating, mechanical or electrical breakdown, inherent vice, latent defect, insect or vermin and deterioration or depreciation.
- Loss or damage caused by any dishonest act on *your* part or the part of any other parties of interest, the employees or agents of either, or others to whom the property has been entrusted, other than carriers for hire.
- Loss or damage to automobiles. Trailers are covered only when specifically insured and a premium has been paid for such insurance.
- Loss or damage to any scheduled vehicle while being used to transport people or goods for compensation, while rented to others or while being operated in any official race or speed contest.