

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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SPECIMEN ONLY

VIRGINIA SNOWMOBILES

This endorsement modifies insurance provided under the following:

- BUSINESS AUTO COVERAGE FORM
- BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
- GARAGE COVERAGE FORM
- MOTOR CARRIER COVERAGE FORM
- TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective:	Countersigned By: (Authorized Representative)
Named Insured:	

SCHEDULE

Coverages	Vehicle No.	Limit Of Liability	Premium
Liability		\$ Each "Accident"	\$
Medical Expense Benefits		\$ Each Person	\$
Income Loss Benefits		Each Person	\$
Uninsured Motorists		\$ Each "Accident"	\$
Comprehensive		\$ Less \$100 deductible	\$
		\$ Less \$100 deductible	\$
Collision		\$ Less \$100 deductible	\$
		\$ Less \$100 deductible	\$
Each of the exclusions for which an additional premium charge is indicated is deleted.		Additional Premium:	Exclusion 2 \$
			Exclusion 3 \$
			Exclusion 4 \$
			Total Premium \$
Vehicle No.	Description of "Snowmobiles" which are covered "autos".		

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

A. This endorsement provides only those coverages where a premium is shown in the Schedule or in the Declarations. Each of these coverages applies only to the "snowmobiles" shown as covered "autos".

B. The following **Exclusions** are added:

This insurance does not apply to:

1. The covered "auto" while in any racing or speed contest, prearranged or not. The insurance also does not apply to the covered "auto" while being prepared for such a contest.
2. The covered "auto" while rented or leased to others by you.
3. Under Liability Coverage, "bodily injury" to anyone "occupying" or towed by the covered "auto".
4. "Loss" to the covered "auto" resulting from breaking through ice.

C. Exclusions **2.**, **3.** and **4.** above may be deleted by paying an additional premium. Refer to the Schedule or to the Declarations.

D. The premium stated in the Schedule or in the Declarations applies for the period of coverage and will not be refunded if you cancel this insurance.

E. Additional Definitions

As used in this endorsement:

"Occupying" means in, upon, getting in, on, out or off.

"Snowmobile" means a land motor vehicle which is:

1. Designed for use on ice and snow, and mainly off public roads, and
2. Propelled only by mechanical means other than airplane type propellers or fans.

"Snowmobile" also includes a trailer designed to be towed by a vehicle described above.

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