

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION – SNOWMOBILES, ALL - TERRAIN VEHICLES,
GOLF CARTS OR SIMILAR VEHICLES**

This endorsement modifies insurance provided under the following:

AMERICAN INSTITUTE FOLLOWING FORM EXCESS MARINE LIABILITIES CLAUSES

This Policy does not insure any loss, damage, claim, cost, expense, fine, penalty or other sum arising directly or indirectly out of, relating to, contributed to or caused by any snowmobile, all-terrain vehicle, golf cart or any similar vehicle. Furthermore, we will have no obligation to defend or indemnify any Assured for any loss, damage, claim, cost, expense, fine, penalty or other sum arising directly or indirectly out of, relating to, contributed to or caused by any snowmobile, all-terrain vehicle, golf cart or any similar vehicle.

All other terms and conditions of this policy remain unchanged.

SPECIAL