



APPLICATION FOR ATV OFF ROAD LIABILITY
FOR RECREATIONAL USE OF AN ALL TERRAIN VEHICLE



B.C.W.F. Membership # _____ Effective Date _____ (Required)

Note: Annual Policy Cost \$85.00: Premium \$80.00 + BCWF Administration fee \$5.00.
Premium is fully earned at time of purchase- NO REFUND if cancelled.

Named Insured _____ (if a company name; for personal use only).

Address _____
CITY PROVINCE POSTAL CODE

Phone _____ **Email Address** _____

Please check one: New Policy Renewal **Years held a Driver's License?*** Less than 5 years or More than 5 years
Years owned an ATV?* Less than 3 years or More than 3 years * Refer to "Experience" on Page 2 *
"C.S.C. Safe Operator's Certificate?" Yes or No **Certificate #** _____ (Required if Yes)

UNIT INFORMATION

Year _____ **Make** _____ **Model** _____ **Engine Size** _____ cc

Serial Number (VIN) (Required) _____

Payment-Visa ; M/C ; AMEX ; DISC Card # ____/____/____/____/____; Expiry ____/____ **Amount \$85.00**

ATV Third Party Liability Insurance applied for in this form provides up to \$1 million third party legal liability coverage for Bodily Injury or Property Damage arising out of the ownership, use or operation of the ATV described in this application. See back of application for more details.

DECLARATION AND STATEMENT OF FACTS FORMING THE BASIS OF ACCEPTABILITY FOR INSURANCE COVERAGE:
(NOT ELIGIBLE... IF ANY ITEM BELOW IS ANSWERED "NO")

- 1) I state the information provided is truthfully accurate to the best of my knowledge. Yes No
- 2) I state that: the above described ATV has 4 or more wheels; is used for recreational use; **And** the operators will have no **Motor Vehicle related Criminal Code** (or other) offences assessed 6 or more points each on their driving record within the past 3 years; **And** the operators will have no more than two (2) moving **Motor Vehicle Act** offences on their driving record within the past 3 years. Yes No
- 3) I agree to provide (and/or grant permission for the Insurer to obtain) Motor Vehicle Driving Records to verify compliance with the above statements. Yes No
- 4) I understand that coverage is restricted if the All-Terrain Vehicle is used:
 - by any operator under the age of 15 years old; **Or** by any operator who is under the influence of drugs or alcohol (zero tolerance); **Or**
 - for any racing, speed test, extreme activity such as but not limited to Mud Bog competition or practice, jumping; **Or**
 - for other than personal use; ... **Or** to carry more than the operator and three passengers; ... **Or** for any purpose for which the vehicle was not intended; .. **Or**..while the operator and any passenger is not wearing appropriate helmets; ... **Or**
 - on any public roadway other than permitted by an unlicensed All-Terrain Vehicle under the laws, acts or statutes of the province of British Columbia. Yes No
- 5) I understand, accept and agree that misrepresentations on this form are material to the Insurer's acceptance of my application and will render insurance Null and Void. Yes No
- 6) I state I have read and understand this form. Yes No

COVERAGE PROVIDED IS FOR PERSONAL USE OF THE DESCRIBED ALL-TERRAIN VEHICLE (ATV) ONLY.

Applicants Full Name _____ **Driver License #** _____ (Required)

Signature _____ **Date Signed** _____

Read and Understand Before Signing-----This Area Must Be Signed and Dated

! IMPORTANT INSURANCE INFORMATION!

Premium is fully earned at time of purchase (Non-refundable). Policies are issued on an annual basis.

Capri Insurance Services Ltd. is the sole authorized representative of the insurance company for the All-Terrain Vehicle (ATV) Insurance Program.

Capri Insurance Services Ltd. is the only representative authorized to explain the insurance coverages that are available under the All-Terrain Vehicle Insurance Program.

Intact Insurance Company Policy #501112704 provides this All-Terrain Vehicle Insurance Program and it is available from Capri Insurance Services Ltd., 117-1835 Gordon Drive, Kelowna, B.C. V1Y 3H5.

INSURANCE LIMITS, LIMITATIONS and DEDUCTIBLE

- **This All-Terrain Vehicle Insurance** is third party legal liability coverage for Bodily Injury or Property Damage arising out of the ownership, use or operation of the All-Terrain Vehicle described on the overleaf or the operation of a temporary substitute All-Terrain Vehicle, where the operator is aged 15 years old or older. A temporary substitute is one that is not owned by the Insured or owned by anyone who is a resident of the insured's household
- All-Terrain Vehicle **Insurance** applies solely to the Applicant shown on the overleaf of this form including residents of the Insured's household, the Insured's spouse, relatives and dependents.
- **The Insurer's Limit of Liability** under this All-Terrain Vehicle insurance is \$500,000.00
- **The Insurer's Limit of Liability** under this All-Terrain Vehicle insurance shall be increased to \$1,000,000.00 while the ATV (or temporary substitute) is operated by an insured person aged 16 years old or older who holds a valid Motor Vehicle Driver's license or one which is recognized as being equivalent to such in the Province of British Columbia.
- **A Deductible of \$500.00** will be applied to all claims submitted for damage to property of others.
- **Insured persons are the vehicle owner; or with permission a) any resident family member 15 years old or older, or b) dependent children 15 years old or older while away at school, college or university who meet the eligibility requirements.**
- ***"Experience"** is defined as (a) the applicant has had their drivers license for a minimum of 5 years OR (b) the applicant has owned an All-Terrain Vehicle for 3 years or more and is over the age of 19. If you, the applicant, does not fit into the definition of "experience" as noted, it is a mandatory requirement that you must have attended a Canadian Safety Council Safe Operators Course and your valid Certificate Number must be provided where indicated on Page 1. *Members are exempt from this requirement.**

INSURANCE EXCLUSIONS

This insurance is NULL and VOID if the All-Terrain Vehicle (or temporary substitute) is operated by any person:

- who has any Motor Vehicle related Criminal Code (or other) offences assessed 6 or more points each on their driving record within the past 3 years.
- who has more than 2 moving Motor Vehicle Act offences (other than above) on their driving record within the past 3 years
- who is aged less than 15 years old.
- who is under the influence of any drugs or any alcohol (zero tolerance).
- while the operator and any passenger is not wearing appropriate helmets.
- for purposes other than the All-Terrain Vehicle was intended including more passengers than recommended by the manufacturer.
- for racing, speed test, extreme activities such as but not limited to Mud Bog competition or practice, jumping, waterborne use or business purposes.
- on any public highway or roadway other than permitted for an unlicensed All-Terrain Vehicle under the laws, acts or statutes of the province of British Columbia.

For insurance information phone Capri Insurance toll free at 1-888-818-5821 (www.capri.ca)