

**OPCF 32
USE OF RECREATIONAL VEHICLES by UNLICENSED OPERATORS**

Issued to:	Effective Date of Change			Policy Number
	Year	Month	Day	
<input type="checkbox"/> This change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance.				
<input type="checkbox"/> See your Certificate of Automobile Insurance for which automobile(s) this change applies to.				

1. **Purpose of This Change** – This change is part of your policy. It provides coverage when any person who does not have a driver's licence, or is not authorized by law to drive, operates or drives your recreational vehicle off a public highway. By providing this coverage, we waive compliance with Statutory Condition 4 (1) of your policy.

2. **A Word of Explanation** – "Recreational vehicle" includes any vehicle that is commonly referred to as a:

- | | | |
|-------------------|----------------------|--------------------------|
| - Snowmobile | - Mini-cycle | - Motor assisted vehicle |
| - Trail bike | - Snow plane | - All-terrain vehicle |
| - Mini automobile | - Motorized toboggan | - Dune buggy or |
| - Motor scooter | - Moped | - Similar vehicle |

"Public highway" includes a common and public highway, street, avenue, parkway, driveway, square, place, bridge, viaduct or trestle, designed and intended for, or used by, the general public for the passage of vehicles, including the untraveled portion, where and while the highway is maintained for use by automobiles other than recreational vehicles.

All other terms and conditions of your policy remain the same.