



**FARMERS MUTUAL**  
OF TENNESSEE

P.O. Box 3428 • Knoxville, TN 37927 • (865) 523-5153  
[www.fmtinsurance.com](http://www.fmtinsurance.com)

### **ALL-TERRAIN VEHICLE EXCLUSION ENDORSEMENT**

In consideration of the premium charged, it is understood and agreed that the personal liability exposures associated with the ownership, maintenance, and use of all-terrain vehicles, on or off premises, are excluded from coverage under this policy. This exclusion applies to "bodily injury", "personal injury", and/or "property damage".

Further, it is understood and agreed that the duty to defend or pay any expenses from third party liability suits arising out of the ownership, maintenance, and use of all-terrain vehicles, on or off premises, are also excluded.

This endorsement shall remain in effect for the term of this policy and all subsequent renewals and/or reinstatements until withdrawn in writing by the Company.