**Clause Description:**

The *ATV, ORV, UTV, and Snowmobile* insurance clause is intended to outline the required insurance for vehicles such as ATV = All-Terrain Vehicles; ORV = Off-Road Vehicles; UTV = Utility Task Vehicles; and snowmobiles being used to access work sites and to perform work.

Check with your provincial jurisdiction for license plate issuance requirements and for specified minimum limits of coverage for Third Party Liability and any personal injury protection coverage requirements for operators and passengers.

**The Recommended Clause – ATV & ORV & UAV & Snowmobile Liability Insurance Clause**

The use of any All-Terrain Vehicle (ATV) or Off-Road Vehicle (ORV) or Utility Task Vehicle (UTV) or Snowmobile, will require the Contractor to have in place Third Party Liability Insurance in respect of any and all licensed vehicles owned or operated by or on behalf of the Contractor and which shall have limits of not less than ($2,000.000) (CAD) inclusive, per occurrence, (or to the minimum required limit if the applicable jurisdiction’s required limit should be higher than $2,000,000) (CAD) for bodily injury, death, and property damage.

*(The entity (i.e. Contractor), and the number (i.e. $2,000,000), in red font are descriptors that you can substitute for the entity and number required for your own specific contract.)*