

**Use of Recreational Vehicles by Unlicensed Operators  
OPCF 32**

Issued to	Policy Number	Effective Date of Change
<input type="checkbox"/> This change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance.		
<input checked="" 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
- trail bike
- mini-automobile
- motor scooter
- mini-cycle
- snow plane
- motorized toboggan
- moped
- motor assisted vehicle
- all-terrain vehicle
- dune buggy, or
- 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 untravelled 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.