

MOTORCYCLE COVERAGE

This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

1. DEFINITIONS

Car and **Private Passenger Car**, other than in Death, Dismemberment and Loss of Sight Coverage, are changed to mean:

A land motor vehicle having:

1. 2-wheels in tandem, with or without stabilizing wheels; or
2. 3-wheels;

designed for use primarily on public roads. **Car** includes an attached sidecar.

2. PHYSICAL DAMAGE COVERAGES

a. Additional Definitions

(1) **Loss** is changed to mean:

Loss means:

1. direct, sudden, and accidental damage to a **covered vehicle** or **protective gear**; or
2. total or partial theft of a **covered vehicle**.

Loss does not include any reduction in the value of any **covered vehicle** after it has been repaired, as compared to its value before it was damaged.

(2) **Covered Vehicle** is changed to mean:

Covered Vehicle means:

1. a **your car** to which this endorsement applies, but only for those coverages for which a premium for that **your car** is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations;
2. a **newly acquired car** if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations;
3. a **temporary substitute car**, but only for those coverages available to the **car** being replaced;
4. a **non-owned car**:
 - a. if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and
 - b. while it is:
 - (1) being driven by an **insured**; or
 - (2) in the custody of an **insured** if at the time of the **loss** it is:
 - (a) not being driven; or
 - (b) being driven by a **person** other than an **insured** and being **occupied** by an **insured**; and
5. a **non-owned trailer**:
 - a. if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and
 - b. while being used by an **insured**.

A **covered vehicle** also includes the parts and equipment that are common to the use of the vehicle as a vehicle. However, parts and equipment of **trailers** must be securely fixed as a permanent part of the **trailer**.

(3) The following is added:

Protective Gear means clothing, helmets, and accessories worn to protect a **person** from **bodily injury**.

b. **Insuring Agreements**

- (1) If a premium is shown under "Coverage Symbol D" in the "POLICY PREMIUM" schedules on the Declarations, for the **car** to which this endorsement applies, then the following is added:

Emergency Roadside Expenses

We will pay the fair cost incurred by an **insured** or the **person** using the **covered vehicle** for:

- a. up to one hour of labor to repair a **covered vehicle** at the place of its breakdown;
- b. towing to the nearest repair facility where necessary repairs can be made if a **covered vehicle** is not drivable;
- c. towing a **covered vehicle** out of a location where it is stuck if the vehicle is on or immediately next to a public road; and
- d. delivery of gas, oil, battery, or tire necessary to return a **covered vehicle** to driving condition. **We** do not pay the cost of the gas, oil, battery, or tire.

These expenses must be reported to **us** before **we** will pay such incurred expenses.

- (2) If a premium is shown under "Coverage Symbol D" in the "POLICY PREMIUM" schedules on the Declarations for the **car** to which this endorsement applies, and the **loss** is payable under Comprehensive Coverage, or if a premium is shown under "Coverage Symbol G" in the "POLICY PREMIUM" schedules on the Declarations for the **car** to which this endorsement applies, and the **loss caused by collision** is payable under Collision Coverage, then the following are added:

Protective Gear Expenses

We will pay for **loss to protective gear** that occurs while such **protective gear** is being worn by a **person** who is **occupying a covered vehicle**. The most **we** will pay for any one **loss to protective gear** is \$3,000.

These expenses must be reported to **us** before **we** will pay such incurred expenses.

Trip Interruption Expenses

We will pay reasonable expenses for transportation, lodging, and meals if a **covered vehicle owned by you** is not drivable as a result of a **loss**. The **loss** must occur more than 50 miles from **your** home. **We** will only pay these expenses if they are incurred by:

- a. a **person** who was using the **covered vehicle** within the scope of **your** consent at the time of **loss**. These expenses are payable during the period that:
 - (1) starts after the **loss** occurs; and
 - (2) ends on the earlier of:
 - (a) that **person's** arrival at their destination or home if the vehicle is left behind for repairs; or
 - (b) the repair of the vehicle if that **person** waits for repairs before continuing on to their destination or returning home; and
- b. **you**, or any **person you** choose, to travel to retrieve the vehicle and drive it to either the original destination or **your** home if the vehicle was left behind for repairs.

The most **we** will pay for Trip Interruption Expenses incurred by all **persons** as a result of any one **loss** is \$500.

These expenses must be reported to **us** before **we** will pay such incurred expenses.

c. **Our Payment Options**

The following is added:

Emergency Roadside Expenses and Trip Interruption Expenses

We may, at our option, make payment to one or more of the following:

- a. **You**;
- b. The **person** who incurred the expense; or
- c. Any party that provided the service for which payment is owed.

Protective Gear Expenses

We may, at our option, make payment to one or more of the following:

- a. **You**; or
- b. The **person** who owns the **protective gear**.

3. INSURED'S DUTIES

The following is added to **Other Duties Under the Physical Damage Coverages**:

When there is a **loss, you** or the owner of the **protective gear** must:

- a. allow **us** to inspect any damaged property before its disposal; and
- b. provide **us** all:
 - (1) records;
 - (2) receipts; and
 - (3) invoices
 that **we** request and allow **us** to make copies.

4. GENERAL TERMS

- a. **When Coverage Applies** is changed to read:

The coverages provided by this policy are shown on the Declarations and apply to accidents and **losses** that occur during the policy period. The policy period is shown on the Declarations and is for successive periods of twelve months each for which the renewal premium is paid. The policy period begins and ends at 12:01 A.M. Standard Time at the address shown on the Declarations.

- b. The provision titled **Limited Coverage in Mexico** is deleted.

- c. **Cancellation**

Return of Unearned Premium is changed to read:

If either **you** or **we** cancel, earned premium will be computed using the following **Seasonal Premium Adjustment Table**. Any unearned premium may be returned within a reasonable time after cancellation. Delay in the return of unearned premium does not affect the cancellation.

Seasonal Premium Adjustment Table

The percentage of the annual premium that is earned, subject to a minimum premium, for each period for which coverage is provided is as follows:

Period of Coverage	Percent of Annual Premium Earned	Period of Coverage	Percent of Annual Premium Earned
January	2	July	16
February	2	August	16
March	4	September	12
April	8	October	8
May	12	November	2
June	16	December	2

Earned premium for periods of less than a month will be calculated on a pro-rata basis using the above table.