

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

COLLECTOR MOTORCYCLE ENDORSEMENT – TEXAS

The following additional coverages, definitions, and exclusions apply only to “your covered auto” that is a “motorcycle”.

DEFINITIONS

A. The following definitions are added:

“Motorcycle” means a two- or three-wheeled motorized vehicle of the motorbike, motorcycle, moped, or motor scooter type designed for travel on public roads, and any sidecar designed for it, if the sidecar is shown with the motorcycle in the Declarations.

“Guest passenger” means a person, other than the driver, who takes a ride on “your covered auto” that is a “motorcycle” merely for that person’s own pleasure, without providing compensation or conferring benefit on the driver.

“Newly acquired collector motorcycle” means any vehicle of the “motorcycle” type you become owner of during the policy period.

“Replacement motorcycle” means any “newly acquired collector motorcycle” that replaces a vehicle shown in the Declarations.

“Additional motorcycle” means any “newly acquired collector motorcycle” that is not a “replacement motorcycle”.

B. The definition of “occupying” is replaced by the following:

“Occupying” means in; upon; getting in, on, out, or off; or loading or unloading.

PART A – LIABILITY COVERAGE

A. The following is added to **Exclusions**:

We do not provide **Bodily Injury Liability** or **Property Damage Liability** for “bodily injury” or “property damage” resulting from the ownership, maintenance, or use of “your covered auto” that is a “motorcycle” in any field games.

B. The following is added to **Limit of Liability**:

MOTORCYCLE PASSENGER LIABILITY

The limit of liability shown in the Declarations as **Motorcycle Passenger Liability** is our maximum limit of liability for all covered damages resulting from any one auto accident for any person “occupying”, as a “guest passenger”, “your covered auto” that is a “motorcycle”. The limit shown for each person is the limit of liability for all claims by all persons for damages from “bodily injury” to any one person. Subject to this limit for each person, the limit for each accident is the limit for all claims for damages from “bodily injury” resulting from any one auto accident.

However, if a single each accident limit is shown as the limit of liability in the Declarations as **Motorcycle Passenger Liability**, that amount shown is the most we will pay for the total of all covered damages for “bodily injury” resulting from any one accident.

This is the only limit of liability that applies to “motorcycle” “guest passengers” and is not in addition to the limit of liability shown in the Declarations for Bodily Injury Liability.

This is the most we will pay regardless of the number of:

1. “Insureds”;
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the auto accident.

PART B – MEDICAL PAYMENTS COVERAGE

The following is added to **Exclusions**:

We do not provide **Medical Payments Coverage** for any “insured” for “bodily injury” resulting from the ownership, maintenance, or use of “your covered auto” that is a “motorcycle” in any field games.

PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

A. The following is added to the **Insuring Agreement**:

MOTORCYCLE SAFETY APPAREL

We will pay for direct physical loss to any safety apparel worn by you or any person on “your covered auto” that is a “motorcycle” at the time of an accident. Safety apparel means:

1. Helmet;
2. Jacket;
3. Pants or chaps;
4. Boots;
5. Gloves; or
6. Goggles;

specifically designed to provide protection in the event of an accident.

The damage to the safety apparel must occur as a direct result of the accident.

We will not pay for loss to safety apparel unless the apparel is made available for inspection after a loss. We will not pay for loss to helmets unless they comply with Federal Motor Vehicle Safety Standards.

Our limit of liability for safety apparel for each accident will be the lesser of:

1. The actual cash value of the safety apparel; or
2. The cost to repair or replace the damaged safety apparel with others of like kind and quality.

However, in no event will our limit of liability for safety apparel exceed \$3,000 for all safety apparel damaged in any one accident.

B. The following is added to **Exclusions**:

We will not pay for loss or damage to “your covered auto” that is a “motorcycle” resulting from its use in any field games.

The following provision is added:

AUTOMATIC COVERAGE FOR REPLACEMENT AND ADDITIONAL MOTORCYCLES

- A. For any coverage provided in this policy except **PART D**, an “additional motorcycle” and a “replacement motorcycle” will have the broadest coverage we now provide for any collector vehicle of the “motorcycle” type shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to an “additional motorcycle”, you must ask us to insure it within 20 days after you become the owner. If you ask us to insure an “additional motorcycle” after the 20 days has elapsed, any coverage we provide for an “additional motorcycle” will begin at the time you request the coverage. For a “replacement motorcycle”, coverage is provided for this vehicle without your having to ask us to insure it.
- B. For a “replacement motorcycle”, **PART D** will be the same as the coverage for the “motorcycle” being replaced. However, you must notify us within 20 days of the date you became the owner if you wish to add or continue coverage for damage for the “replacement motorcycle”.
- C. For an “additional motorcycle”, **PART D** will be the broadest coverage provided under the policy for any covered vehicle shown in the Declarations. However, you must notify us within 20 days of the date you became the owner if you wish to add or continue coverage for damage to the “additional motorcycle”.
- D. When automatic coverage under **PART D** is provided on a “newly acquired collector motorcycle” within 20 days of the date you become the owner, the limit provided on the “newly acquired collector motorcycle” will be the lesser of the following:

1. The purchase price;
 2. The verifiable value; or
 3. The highest "Guaranteed Value[®]" shown in the Declarations.
- E. If you ask us to add or continue **PART D** for a "newly acquired collector motorcycle", coverage will begin at the "Guaranteed Value[®]" at the time you request the coverage for the "newly acquired collector motorcycle".

All other policy provisions apply.