

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

COLLECTOR MOTORCYCLE ENDORSEMENT – NEW HAMPSHIRE

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

DEFINITIONS

The following definitions are added:

“Motorcycle” means a 2- or 3-wheeled self-propelled vehicle not operated exclusively on stationary tracks 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.

“Field games” includes any pre-organized event, typically held outdoors, where tasks must be performed or obstacles overcome while “occupying” a “motorcycle”.

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;
2. The cost to repair or replace the damaged safety apparel with others of like kind and quality; or
3. The difference between the value of the safety apparel prior to the accident and immediately following the accident.

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”.

PART F – GENERAL PROVISIONS

The following provision is added:

LIMITED AUTOMATIC COVERAGE FOR REPLACEMENT AND ADDITIONAL MOTORCYCLES

For “your covered auto” that is a reproduction “motorcycle”, the definition of “your covered auto” is amended by adding the following, unless your policy is subject to a Reporting Form Schedule:

1. **PART D** does not apply to a “motorcycle” that is a replacement of a vehicle shown in the Declarations; and

2. No coverage is provided for additional "motorcycles";
until you contact us, and we agree to provide the coverage.

All other policy provisions apply.