

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

COLLECTOR MOTORCYCLE ENDORSEMENT – MASSACHUSETTS

THE COVERAGE PROVIDED BY THIS ENDORSEMENT DOES NOT INCLUDE PERSONAL INJURY PROTECTION FOR OWNERS, OPERATORS OR GUEST PASSENGERS OF MOTORCYCLES WHO SUFFER BODILY INJURY WHILE OPERATING OR RIDING AS A GUEST UPON SUCH VEHICLES.

The following additional coverage, definitions, and exclusions apply only to **your covered auto** that is a **motorcycle**.

I. Definitions

The following definitions are added:

Motorcycle means:

- A. Any motor vehicle having a seat or saddle for the use of the rider and designed to travel on public roads with not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab; and
- B. Any sidecar designed for the motorcycle, if the sidecar shown with the motorcycle in the Coverage Selections Page.

Guest occupant means:

Any person, other than an employee of the owner or registrant of a motor vehicle or of a person responsible for its operation with the owner's or registrant's express or implied consent, being in or upon, entering or leaving the same, except a passenger for hire in the case of a motor vehicle registered as a taxicab or otherwise for carrying passengers for hire.

II. Part 5. Optional Bodily Injury To Others

The following Provision is added:

Motorcycle Guest Occupant Liability

The limit of liability shown in the Coverage Selections Page as Motorcycle Guest Occupant Liability will apply for any **guest occupant** of **your covered auto** that is a **motorcycle**. The limit of liability shown in the Coverage Selections Page for Motorcycle Guest Occupant Liability per person is the only limit of liability for damages because of bodily injury sustained by any **guest occupant** in any one accident involving **your covered auto** that is a **motorcycle**.

Subject to this limit for each person, the limit of liability shown in the Coverage Selections Page for Motorcycle Guest Occupant Liability per accident is the only limit of liability for all damage for bodily injury sustained by two or more **guest occupants** in any one accident involving **your covered auto** that is a **motorcycle**.

These limits are not in addition to the limits of liability shown in the Coverage Selections Page for Bodily Injury To Others or Optional Bodily Injury To Others.

This is the most we will pay as the result of a single accident regardless of the number of:

1. Insureds;
2. Claims made;
3. Autos or premiums shown in the Coverage Selections Page; or
4. Vehicles involved in the accident.

III. Parts 7. Collision, 8. Limited Collision, and 9. Comprehensive

The following Provision is added:

Motorcycle Safety Apparel:

We will pay for direct physical loss to any safety equipment worn by you or any **guest occupant 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 least 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.

The following Exclusion is added:

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:

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. **Parts 7. Collision, 8. Limited Collision, and 9. Comprehensive** do not apply to a **motorcycle** that is a replacement of a vehicle shown in the Coverage Selections Page; and
2. No coverage is provided for additional **motorcycles**;
until you contact us, and we agree to provide the coverage.

All other provisions of the policy apply.