

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

COLLECTOR MOTORCYCLE ENDORSEMENT (SPLIT LIMIT LIABILITY) – TEXAS

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

DEFINITIONS:

- 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 or Schedule.

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

“Newly acquired collector motorcycle” means any “antique vehicle” or “classic 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 or Schedule;

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

- The definition of “occupying” is deleted and replaced by the following:

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

PART A – PERSONAL LIABILITY

- The following is added to **Limits of Liability**:

MOTORCYCLE PASSENGER LIABILITY

The limit of liability shown in the Declarations or Schedule as Motorcycle Passenger Liability will apply for any person “occupying”, as a “guest passenger”, “your covered auto” that is a “motorcycle”. The limit of liability shown in the Declarations or Schedule per person is our total limit of liability for damages because of “bodily injury” sustained by any one person in any one

accident, including damages sustained by anyone else as a result of that “bodily injury”.

Subject to this limit for each person, the limit of liability shown in the Declarations or Schedule for Motorcycle Passenger Liability per accident is our total limit of liability for all damage for “bodily injury” sustained by two or more persons in any one accident.

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

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

- “Insureds”;
- Claims made;
- Vehicles or premiums shown in the Declarations or Schedule; or
- Vehicles involved in the accident.

- The following is added to **Exclusions**:

We do not provide Liability Coverage 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.

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

- The following is added to the **Insuring Agreement**:

MOTORCYCLE SAFETY APPAREL

We will pay for direct physical loss to any

safety equipment worn by you or any person on “your covered auto” that is a “motorcycle” at the time of a covered accident. Safety apparel means:

- a. helmet;
- b. jacket;
- c. pants or chaps;
- d. boots;
- e. gloves; or
- f. goggles;

made of leather, ballistic nylon or a similar synthetic material.

The damage to the safety apparel must occur as a direct result of the accident. We will not pay for loss to safety equipment unless the equipment 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:

- a. The actual cash value of the safety apparel; or
- b. 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 \$500 per helmet per accident, and not more than a combined total of \$1,000 for all Safety Apparel damaged in any one accident.

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

We will not pay for:

- a. Loss or damage to “your covered auto” that is a “motorcycle” which occurs while it is being used as a public or livery conveyance. This exclusion does not apply to shared expense car pools. This exclusion also does not apply while “your covered auto” that is a “motorcycle” is being used by you or any “family member” to carry property for a fee unless the primary usage of such “motorcycle” is to carry property for a fee.
- b. Loss or damage to “your covered auto” that is a “motorcycle” resulting from its use in any field games.

AUTOMATIC COVERAGE FOR REPLACEMENT AND ADDITIONAL MOTORCYCLES

1. For any coverage provided in this policy except **PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO**, 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 or Schedule. 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.
2. 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”.
3. For an “additional motorcycle”, **PART D** will be the broadest coverage provided under the policy for any covered vehicle shown in the Declarations or Schedule. 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”.
4. 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:
 - a. The purchase price;
 - b. The verifiable value; or
 - c. The highest Guaranteed Value® shown in the Declarations or Schedule.
5. 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.