

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOTORCYCLE MEDICAL PAYMENTS COVERAGE – MICHIGAN

SCHEDULE

Description Of Motorcycle	Limit Of Liability	Premium
1.	\$	\$
2.	\$	\$
3.	\$	\$

With respect to the coverage provided by this endorsement, the provisions of the Miscellaneous Type Vehicle Endorsement apply unless modified by this endorsement.

MOTORCYCLE MEDICAL PAYMENTS

- A.** We will pay reasonable expenses incurred for necessary medical and funeral services because of "bodily injury":
1. Sustained by an "insured"; and
 2. Caused by a "motorcycle accident".
- B.** "Insured" as used in this endorsement means you or any "family member":
1. While "occupying"; or
 2. As a pedestrian when struck by; a "motorcycle".
- C.** "Motorcycle" means a vehicle:
1. Having a saddle or seat for the use of the rider;
 2. Designed to travel on not more than 3 wheels in contact with the ground; and
 3. Which is equipped with a motor that exceeds 50 cubic centimeters piston displacement.
- D.** The wheels on any attachments to the vehicle shall not be considered as wheels in contact with the ground. "Motorcycle" does not include a moped.
- E.** "Motorcycle accident" means a loss involving the ownership, operation, maintenance, or use of a "motorcycle" as a "motorcycle", but not involving the ownership, operation, maintenance, or use of a motor vehicle as a motor vehicle.

EXCLUSIONS

We do not provide Motorcycle Medical Payments Coverage for any "insured" for "bodily injury":

1. Occurring during the course of employment if workers' compensation benefits are required or available for the "bodily injury".

2. Sustained while "occupying" or, when struck by, any vehicle (other than "your covered auto") which is:

- a. Owned by you; or
- b. Furnished or available for your regular use.

3. Sustained while "occupying" or, when struck by, any vehicle (other than "your covered auto") which is:

- a. Owned by any "family member"; or
- b. Furnished or available for the regular use of any "family member".

However, this Exclusion (3.b.) does not apply to you.

4. Sustained while "occupying" a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion (4.) does not apply to a "family member" using "your covered auto" which is owned by you.

5. Sustained while "occupying" a vehicle when it is being used in the "business" of an "insured". This Exclusion (5.) does not apply to "bodily injury" sustained while "occupying" a:

- a. Private passenger auto;
- b. Pickup or van; or
- c. "Trailer" used with a vehicle described in a. or b. above.

6. Caused by or as a consequence of:

- a. Discharge of a nuclear weapon (even if accidental);
- b. War (declared or undeclared);
- c. Civil war;
- d. Insurrection; or
- e. Rebellion or revolution.

7. From or as a consequence of the following, whether controlled or uncontrolled or however caused:

- a. Nuclear reaction;
 - b. Radiation; or
 - c. Radioactive contamination.
8. Sustained while "occupying" any motorized vehicle having less than four wheels. However, this Exclusion (8.) does not apply to a motorized vehicle having less than four wheels if it is insured for Medical Payments Coverage under this endorsement.

LIMIT OF LIABILITY

- A. The limit of liability shown in the Schedule or in the Declarations for this coverage is our maximum limit of liability for "bodily injury" resulting from any one "motorcycle accident". This is the most we will pay regardless of the number of:
- 1. "Insureds";
 - 2. Claims made;
 - 3. "Motorcycles" or premiums shown in the Schedule or in the Declarations; or
 - 4. Vehicles involved in the "motorcycle accident".

- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:

- 1. Part A or Part C of this policy; or
- 2. Any Underinsured Motorists Coverage provided by this policy.

- C. If more than one medical payments coverage afforded by this policy applies to the loss, the maximum limit of our liability shall not exceed the highest applicable limit of liability under any one medical payments coverage.

OTHER INSURANCE

If there is other applicable motorcycle medical payments insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a "motorcycle" you do not own, including any "motorcycle" while used as a temporary substitute for "your covered auto", shall be excess over any other collectible motorcycle medical payments insurance.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.