THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COLLECTOR MOTORCYCLE ENDORSEMENT – OREGON

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

A. DEFINITIONS:

The Definitions section is amended as follows:

1. The following definition is 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.

2. 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.

B. PART A – PERSONAL LIABILITY

The following exclusions are added to Exclusions:

We do not provide Liability Coverage for:

1. "Bodily injury" or "property damage" resulting from the ownership, maintenance, or use of "your covered auto" that is a "motorcycle" in any field games.

2. "Bodily injury" to you or any "family member".

This exclusion (2.) also applies to any claim made or suit brought against any "insured":

a. To repay; or

b. Share damages with;

another person who may be obligated to pay damages because of "bodily injury" to an "insured".

C. PART B – MEDICAL PAYMENTS COVERAGE

The following exclusion 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.

D. PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

1. The following provision 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 an 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;

b. The cost to repair or replace the damaged safety apparel with others of like kind and quality; or

c. 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 $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 exclusions are 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.

b. Loss or damage to “your covered auto” that is a “motorcycle” resulting from its use in any field games.

E. Under Part F - General Provisions, the Amendatory Endorsements provision is deleted and replaced with:

Amendatory Endorsements

Any provision in an Insurance Services Offices, Inc. endorsement attached to this policy that amends the terms “your covered auto”; “antique vehicle”; “classic vehicle”; “motorcycle”; or Part D - Coverage For Damage To Your Covered Auto”; does not apply to this policy.

F. AUTOMATIC COVERAGE FOR REPLACEMENT AND ADDITIONAL MOTORCYCLES

1. For “your covered auto” that is an “antique vehicle” or “classic vehicle” of the “motorcycle” type, the following provision applies to the automatic coverage for replacement and additional “motorcycles”:

Under Part D – Coverage For Damage To Your Covered Auto, the limit provided will be the lesser of the following:

a. The amount necessary to repair or replace the property;

b. The purchase price;

c. The verifiable value; or

d. $50,000, or, if you and we have determined an agreed value prior to the 30-day deadline, the agreed value.

This provision does not apply to “your covered auto” that is a reproduction “motorcycle” or “structurally modified motorcycle”.

2. For "your covered auto" that is a reproduction "motorcycle" or "structurally modified motorcycle":

a. Part D – Coverage For Damage To Your Covered Auto does not apply; and

b. No coverage is provided for additional "motorcycles";

until you contact us and we agree to provide the coverage.

3. For purposes of this Section, a "structurally modified motorcycle" includes a "motorcycle" as defined in Section A.1. of this endorsement which has had its frame or structure altered from its original manufacturing specification, including but not limited to any alteration to the geometry of its steering.