

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOTORCYCLE DISABILITY INCOME PROTECTION – HAWAII

With respect to the coverages provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

The Insurance afforded is only with respect to the following coverage as indicated by a specific premium charge in the Declarations, and only with respect to the person or persons designated as "named insured".

MOTORCYCLE DISABILITY INCOME PROTECTION COVERAGE – MAXIMUM 52 WEEKS

We will pay weekly indemnity at the rate of \$60 per week, for the period of disability of the "named insured" which shall result from "bodily injury" caused by an accident and sustained by the "named insured" while "occupying" "your covered auto" which is a "motorcycle" provided:

1. Such disability shall commence within, and extend beyond, 14 days from the date of the accident.
2. Such disability shall prevent the "named insured" from performing the usual duties of his or her regular occupation.
3. The weekly indemnity for disability as provided above shall in no event extend beyond a period of 52 consecutive weeks from the date of commencement of disability as provided above.
4. If the "named insured" who is disabled is a person not gainfully employed at the time of the accident, the rate of indemnity payable shall only be \$30 per week.
5. Weekly indemnity for disability is payable to the "named insured" who is disabled and, subject to proof of claim accrued weekly indemnity is payable every 4 weeks and any balance at termination of the disability period for which we are liable.
6. The amount payable under this coverage shall not be subject to any reduction because of any benefits available under any workmen's compensation law or similar law or from any other source.

LIMIT OF LIABILITY

Subject to the weekly indemnity maximum rates shown above, we will not pay more than \$5,000 for any one accident, regardless of the number of:

- 1) Named insureds;
- 2) Vehicles involved;
- 3) Vehicles or premiums shown in the Declarations;
- 4) Claims made; or
- 5) Lawsuits filed.

DEFINITIONS

With respect to this insurance:

"Motorcycle " means a two or three-wheeled motorcycle, moped or motor scooter as defined in Hawaii Revised Statutes section 286-2.

"Named insured" means the person named in the schedule.

EXCLUSIONS

This insurance does not apply to:

1. "Bodily injury" or death sustained in the course of his or her "business" by any "insured" while engaged in duties incident to:
 - a. The operation, loading or unloading of, or as an assistant on, a public or livery conveyance or commercial vehicle; or
 - b. The repair or servicing of vehicles.

2. Loss caused by or resulting from disease except pus forming infection which shall occur through "bodily injury" to which this insurance applies.
3. Suicide, while sane or insane, or to any attempt thereof.
4. Injury or death due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing.

CONDITIONS

1. Policy Provisions

None of the Insuring Agreements, Exclusions or Conditions of the policy shall apply to the insurance afforded by this endorsement except Part **F**, General Provisions entitled "Policy Period and Territory", "Changes", "Legal Action Against Us" and "Termination".

2. Notice Of Claim

When loss covered hereunder occurs, written notice thereof shall be given by or on behalf of the "named insured" or the beneficiary to us or any of our authorized agents as soon as practicable.

3. Proof Of Claim; Medical Reports

As soon as practicable, the injured person, or the beneficiary in the event of death, or someone on his or her behalf, shall give us written proof of claim, under oath if required; and shall after each request from us execute authorization to enable us to obtain medical reports and copies of records. Proof of claim shall be made upon forms furnished by us unless we shall have failed to furnish such forms within 15 days after receiving notice of claim. The injured person shall submit to physical examination by physicians we select when and as often as we may reasonably require.

4. Death Of Named Insured

If the "named insured" dies, any insurance afforded under this endorsement with respect to any surviving insured shall be continued while the policy is in effect.

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