

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COLLECTOR MOTORCYCLE ENDORSEMENT - MASSACHUSETTS

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

I. Definitions

The Definitions section is amended as follows:

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.

Structurally modified motorcycle means:

A **motorcycle** 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.

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.

Definition 7. Your covered auto, is amended as follows:

7. Your covered auto means:

D. Any antique vehicle or classic vehicle that is a **motorcycle** on the date you become owner during the policy period, which is not a reproduction **motorcycle** or **structurally modified motorcycle**, provided that:

1. You ask us to insure it within thirty days after you become the owner; and
2. We insure all your collector vehicles.

Under Parts 7, 8 and 9 – Collision, Limited Collision and Comprehensive, the limit provided will be the lesser of the following:

1. The amount necessary to repair or replace the property;
2. The purchase price;
3. The verifiable value; or
4. \$50,000, or, if you and we have determined an insured value prior to the 30 day deadline, the insured value.

E. Any antique vehicle or classic vehicle that is a **motorcycle** on the date you become owner during the policy period which is a reproduction **motorcycle** or **structurally modified motorcycle**, provided that:

- a. It is a replacement of a **motorcycle** shown in the Coverage Selections Page;
- b. You ask us to insure it within 30 days after you become the owner; and
- c. We insure all of your collector vehicles

Exception- Parts 7, 8 and 9 – Collision, Limited Collision and Comprehensive will not apply to any reproduction or structurally modified motorcycle which replaces a motorcycle shown on the Coverage Selections Page

IMPORTANT

There is no coverage provided for a newly acquired reproduction or structurally modified motorcycle that does not replace a motorcycle listed in the Coverage Selections Page

II. Part 5. Optional Bodily Injury To Others

The following provision is added to **Part 5. Optional Bodily Injury To Others**:

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 our total limit of liability for damages because of bodily injury sustained by any one person in any one accident.

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 our total limit of liability for all damage for bodily injury sustained by two or more persons in any one accident.

This is the most we will pay as the result of a single accident no matter how many autos or premiums are shown in the Coverage Selections Page.

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

1. 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:

- (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 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 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 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.

All other provisions of the policy apply except as amended by this endorsement.