

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

COLLECTOR MOTORCYCLE ENDORSEMENT – FLORIDA

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

DEFINITIONS

A. The following definitions are added:

“Motorcycle” means a 2- or 3-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.

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

“Field games” includes any pre-organized event, typically held outdoors, where tasks must be performed or obstacles overcome while occupying a “motorcycle”.

B. The definition of “occupying” is replaced by the following:

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

PART A – LIABILITY COVERAGE

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

We do not provide **Bodily Injury Liability** or **Property Damage Liability** 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”.

B. The following is added to **Limit of Liability**:

MOTORCYCLE PASSENGER LIABILITY

The limit of liability shown in the Declarations as **Motorcycle Passenger Liability** is our maximum limit of liability for all covered damages resulting from any one auto accident for any person “occupying”, as a “guest passenger”, “your covered auto” that is a “motorcycle”. The limit shown for each person is the limit of liability for all claims by all persons for damages from “bodily injury” to any one person. Subject to this limit for each person, the limit for each accident is the limit for all claims for damages from “bodily injury” resulting from any one auto accident.

However, if a single each accident limit is shown as the limit of liability in the Declarations as **Motorcycle Passenger Liability**, that amount shown is the most we will pay for the total of all covered damages for “bodily injury” resulting from any one accident.

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

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

1. “Insureds”;
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the auto accident.

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

A. The following is added to the **Insuring Agreement**:

MOTORCYCLE SAFETY APPAREL

We will pay for direct physical loss to any safety apparel worn by you or any person on "your covered auto" that is a "motorcycle" at the time of an accident. Safety apparel means:

1. Helmet;
2. Jacket;
3. Pants or chaps;
4. Boots;
5. Gloves; or
6. Goggles;

specifically designed to provide protection in the event of an accident.

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:

1. The actual cash value of the safety apparel;
2. The cost to repair or replace the damaged safety apparel with others of like kind and quality; or
3. 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 \$3,000 for all safety apparel damaged in any one accident.

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

We will not pay for loss or damage to "your covered auto" that is a "motorcycle" resulting from its use in any "field games".

The following provision is added:

LIMITED AUTOMATIC COVERAGE FOR REPLACEMENT AND ADDITIONAL MOTORCYCLES

For "your covered auto" that is a reproduction "motorcycle", the definition of "your covered auto" is amended by adding the following, unless your policy is subject to a Reporting Form Schedule:

- A. **PART D** does not apply to a "motorcycle" that is a replacement of a vehicle shown in the Declarations; and
 - B. No coverage is provided for additional "motorcycles";
- until you contact us, and we agree to provide the coverage.

All other policy provisions apply.