

The following endorsement changes your policy.
Please read this document carefully and keep it with your policy.

Missouri Motorcycle Policy Amendatory Endorsement - AU14410-1

I. The following changes are made in the **General Provisions** section:

A. Under **Definitions Used Throughout The Policy**, the definition of **Cycle** is replaced by the following:

4. **Cycle** means any motorcycle, motorscooter, moped or motorized trike that is designed for travel primarily on public roads and has at least two wheels, but not more than three wheels.

Side cars are considered part of a motorcycle if it is original equipment installed by the manufacturer.

B. The **Conditional Reinstatement** provision is replaced by the following:

Conditional Reinstatement

If **we** mail a cancellation notice because **you** did not pay the required premium when due, **your** policy will terminate on the date and time shown on the cancellation notice. If **you** tender payment by check, draft, or other remittance after cancellation of the policy, and the check, draft, or other remittance is honored, **your** policy will reinstate, with a lapse in coverage, on the date such payment is accepted by **us**. This means that **we** will not be liable under this policy for claims or damages that occur after the date and time indicated on the cancellation notice and before the date and time indicated on the reinstatement notice.

C. The following provision is added:

Loss Reduction And Other Items

From time to time and in **our** sole discretion, **we** may provide **you**, or allow others to provide **you**, with:

1. items, memberships, special offers, merchandise, services, classes, seminars or other things of value designed to help **you** or other persons insured under this policy manage the risks **you** or

they face, including, but not limited to, loss reduction or safety-related items; or

2. items, memberships, special offers, merchandise, services, classes, seminars or things of any other type that **we** think may be of value to **you** or someone else insured under this policy.

These items, memberships, special offers, merchandise, services, classes, seminars or other things of value may be provided in any form, including, but not limited to, redemption codes, coupons, vouchers and gift cards.

II. The following changes are made in **Part 4—Protection Against Loss To The Motorcycle**:

A. The **Motorcycle Collision Insurance** provision is replaced by the following:

Motorcycle Collision Insurance

If a premium is shown on the Policy Declarations for Motorcycle Collision Insurance, **we** will pay for direct and accidental loss to an **insured cycle** from a collision with another object or by upset of that **cycle**.

For no additional charge, **we** will pay for direct and accidental loss to any motorcycle helmets worn by **you** or any **passenger** on **your cycle** at the time of a collision. The damage to the helmet must occur as a direct result of the collision, and the helmet must be made available for **our** inspection.

The total limit of **our** liability for each helmet loss will be the lesser of the following amounts:

1. The actual cash value of the helmet at the time of the loss;
2. The cost to repair the helmet;
3. The difference between the value of the helmet prior to the collision and immediately following the collision;
4. \$500 per helmet.

B. The first paragraph of the **Rental Reimbursement Coverage** provision is replaced by the following:

If a premium is shown on the Policy Declarations for Rental Reimbursement Coverage, and if **you** have a

covered collision or comprehensive loss that involves a **cycle** for which this Rental Reimbursement was purchased, **we** will reimburse **you** for **your** cost of renting a **cycle** or an automobile from a rental agency or garage. **We** will not pay more than the dollar amount per day shown on the Policy Declarations. **We** will not pay mileage charges.

- C. The **Optional Or Added Equipment Coverage** provision is replaced by the following:

Optional Or Added Equipment Coverage

If a premium is shown on the Policy Declarations for Optional or Added Equipment Coverage, **we** will pay for damage caused by a covered collision or comprehensive loss to any Optional or Added Equipment.

Optional or Added Equipment means any equipment, devices, accessories, enhancements, and changes, other than those that are installed by the original manufacturer as part of the original sale. Optional or Added Equipment includes, but is not limited to, dealer added items as part of the original sale, **sound systems**, crash bars, custom seats, sissy bars, windshields, fairings, saddle bags, tank bags, trunk and luggage racks, custom light bars, custom exhaust systems, and trailers. Trailers must be designed for use with an **insured cycle**. Optional or Added Equipment also includes **cycle** safety riding apparel, other than helmets, while in, on or being used in connection with the **insured cycle**.

You must fully disclose to **us** all Optional or Added Equipment added.

- D. In **Additional Definitions For Part 4**, the definition of **Insured Cycle** is replaced by the following:

1. For Part 4, "**Insured Cycle**" means any **cycle you** own which is described on the Policy Declarations. This also includes:
 - a) a **replacement cycle**;
 - b) an **additional cycle**; and
 - c) a **substitute cycle**.

- E. The **Limits Of Liability** provision is replaced by the following. However, when this policy includes the **Coverage For Damage to Your Cycle (Stated Amount Insurance)** endorsement, that endorsement's **Limits of Liability** provision shall apply instead of the

following to the extent that the loss is to an **insured cycle** to which the **Coverage For Damage to Your Cycle (Stated Amount Insurance)** endorsement applies:

Limits Of Liability

This clause applies to **Motorcycle Collision Insurance**, except coverage afforded for motorcycle helmets, **Motorcycle Comprehensive Insurance** and **Optional Or Added Equipment Coverage**.

Our limit of liability is the least of:

1. the actual cash value of the property or damaged part of the property at the time of loss, which may include deduction for depreciation;
2. the cost to repair or replace the property or part to its physical condition at the time of loss using parts produced by or for the vehicle's manufacturer, or parts from other sources, including but not limited to, non-original equipment manufacturers, subject to applicable state laws and regulations; or
3. the limit shown on the Policy Declarations for Optional or Added Equipment, if the loss is to Optional or Added Equipment.

Any applicable deductible amount is then subtracted.

If **we**, at **our** option, elect to pay for the cost to repair or replace the property or part, **our** liability does not include any decrease in the property's value, however measured, resulting from the loss and/or repair or replacement. **We** may make betterment deductions attributable to the poorer condition of, or prior damage to, the insured vehicle. **We** may also deduct for betterment if the deductions are for prior wear and tear, missing parts and rust damage that is reflective of the general overall condition of the vehicle considering its age. However, deductions for prior wear and tear, missing parts and rust damage that is reflective of the general overall condition of the vehicle considering its age may not exceed \$500.

When more than one coverage under this Part 4 of the policy is applicable to the loss, **you** may recover under the broadest coverage but not both.

All other policy terms and conditions apply.