

RIDER INSURANCE COMPANY HELMET, MOTORCYCLE SAFETY APPAREL AND TRIP INTERRUPTION COVERAGES

Rider's Helmet, Motorcycle Safety Apparel and Trip Interruption Coverages apply to the collision and comprehensive coverages on all motorcycles for which those coverages are listed on your declaration sheet. These are additional coverages. They are subject to all provisions of your policy. The coverages will become effective on your policy's commencement date. They will continue in effect along with the collision and comprehensive coverages until the policy is cancelled or expires or you delete those coverages.

HELMET COVERAGE

We will pay for damage to motorcycle safety helmets five years old or less, approved by the Department of Transportation. You or your passenger must wear them at the time of the collision. The damage must be the result of a covered collision loss. It is subject to the per motorcycle collision deductible. There is a maximum limit of \$500.00 per occurrence. If you make a claim, we may require proof of purchase for your helmet. This limit is separate from all other limits contained in these coverages.

COVERAGE FOR MOTORCYCLE SAFETY APPAREL

We will pay for damages caused to motorcycle safety apparel as a direct result of a collision loss. You or your passenger must be wearing the apparel while occupying the insured motorcycle. "Motorcycle safety apparel" means those items of clothing specially designed to minimize injury that may result from a motorcycle accident. The damage must be the result of a covered collision loss. It is subject to the per motorcycle collision deductible. There is a maximum limit of \$500.00 per occurrence. If you make a claim, we may require proof of purchase for your safety apparel. We will pay the actual cash value of the damaged safety apparel subject to depreciation. We may choose to repair leather apparel if the damage is minor. This limit is separate from all other limits contained in these coverages.

TRIP INTERRUPTION COVERAGE

We will pay up to \$600.00 for meals and lodging reasonably resulting from a trip interruption. The trip interruption must result from an insured peril that makes your motorcycle unusable. It must occur more than 100 miles from your residence. We will require proof you paid these expenses. This limit is separate from all other limits contained in these coverages.