

RIDER ASSURANCE PLUS ENDORSEMENT

This endorsement changes the policy; please read it carefully.

The terms of the policy apply unless modified by this endorsement.

Your policy includes the following additional coverages:

Rider Roadside Assistance Program

The following is a description of the coverage and limitations of **our** Rider Roadside Assistance Program, which is applicable to all the vehicles listed in the **Declarations**.

- Towing – Up to 35 miles
- Battery Jumpstart
- Mechanical or Electrical Breakdown
- Lockout
- Information Hotline
- Concierge Services – Get help finding hotels, nearby ATMs, even alternate transportation.
- Emergency delivery of fuel, oil, water or other fluids. This does not include the cost of the fluids.

Important information regarding this coverage:

- **You** must use the toll-free number to arrange for roadside assistance to ensure coverage/reimbursement.
- Any mileage in excess of the included 35 miles will be the responsibility of the insured and is due at the time of service. The cost per mile varies by service provider.
- A maximum amount of \$75 will be reimbursed if the service provider is unable to provide assistance due to lack of service providers available in that area or technical difficulties. A copy of the receipt is required.
- A maximum amount of \$150 will be reimbursed if the service provider is unable to provide assistance due to specific highway towing restrictions. A copy of the receipt is required.
- Only one Roadside Assistance will be provided per occurrence.

Trailer Coverage

If the policy has at least one **motorcycle** where Comprehensive coverages is purchased, **we** will pay for damage caused by an insured peril to a trailer that can be towed by a **motorcycle** regardless of whether it is attached. This coverage only applies as excess above any other available coverage. Proof of purchase is required. **We** will pay actual cash value in case of total **loss**. No items in the trailer itself are covered. The per **motorcycle** deductible applies. This is a separate coverage from the accessory and customization coverage. Custom paint on the trailer is only covered through the accessory coverage.

Trip Interruption

We will pay up to \$600.00 for meals and lodging reasonably resulting from a trip interruption. The trip interruption must result from a covered Collision or Comprehensive **loss** that makes **your insured 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.

Coverage for Motorcycle Safety Riding Apparel

We will pay for damages caused to motorcycle safety apparel as a direct result of a covered 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.

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 have worn the helmet 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.

Replacement Cost Coverage

This coverage changes the amount **we** will pay **you** under Comprehensive or Collision coverages for a total **loss** to **your insured motorcycle**. **We** will pay to replace **your insured motorcycle**, provided:

1. **You** are the original **owner** of **your insured motorcycle**;
2. **Your insured motorcycle** is not leased or rented;
3. **Your insured motorcycle** is not a substitute or non-owned **motorcycle**;
4. **We** deem **your insured motorcycle** to be a total **loss**;
5. The **loss** occurs within one calendar year from the date of purchase of **your insured motorcycle**; and
6. The **Declarations** indicate that Collision and/or Comprehensive coverage applies to **your insured motorcycle** at the time of the **loss**.

Amount We Will Pay

We will pay the price **you** paid for **your insured motorcycle** or the cost of a new **motorcycle**, which:

1. is the same make, model, and model year as **your insured motorcycle**, and
2. has a similar body style and similar additional equipment as **your insured motorcycle**;

whichever is less, up to \$45,000 plus accessories up to the accessory limit.

Our payment will be reduced by:

1. **your** applicable deductible;
2. any dealer rebates or cash-back incentives; and
3. the cost to repair any unrepaired damage that occurred before the **loss**.

We may, at **our** discretion, either pay **you** this amount or pay to replace **your insured motorcycle** with such a new one.

Carried Property Coverage

We will pay up to \$1,000 to repair or replace personal property, owned by **you** or any **family member**. The **loss** must arise from a covered Collision or Comprehensive **loss** to **your insured motorcycle**. No deductible applies.