

## **RIDER INSURANCE COMPANY ACCESSORY PACKAGE \$8,000 LIMIT**

The Rider Accessory Package applies to all motorcycles that have comprehensive coverage listed on your declarations page. The accessory package contains additional coverages. It is subject to all provisions of your policy. The accessory package will become effective on your policy's commencement date. It will continue in effect along with your comprehensive coverage until the policy is cancelled or expires or you delete your comprehensive coverage.

### **ACCESSORY AND CUSTOMIZATION COVERAGE**

We will pay up to \$8,000.00 if you suffer damages to accessories, chromed parts and nonstandard equipment, due to an insured peril. Contained in this limit is a sub-limit of \$3,000 for custom paint. The per motorcycle deductible applies. Depreciation and Betterment will be applied. Labor charges are not covered in cases of total loss. In those cases where covered items replaced original manufactured parts, we will pay only the difference in value between the original part and the item replacing it. If you make a claim, we will require proof of purchase for all accessories, parts and equipment.

### **TRAILER COVERAGE**

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 cases of total loss. No items other than 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 covered only through the accessory coverage above.