

RIDER INSURANCE COMPANY ACCESSORY PACKAGE

The Rider Accessory Package applies to the collision and comprehensive coverages on all non-sport motorcycles, 551 CCs and over listed on your declaration sheet. The accessory package contains additional coverages. It is subject to all provisions of your policy. It does not apply to any motorcycles listed on our "Sport Bike" application. The accessory package will become effective on your policy's commencement date. It will continue in effect along with the collision and comprehensive coverages until the policy is cancelled or expires or you delete those coverages.

ACCESSORY AND CUSTOMIZATION COVERAGE

We will pay up to \$8,000.00 if you suffer damages to accessories, chromed parts and non-standard 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. "Non-Standard Equipment" does not include performance-related equipment, except that performance enhancing equipment that meets all of the following requirements will be covered: (a) it is visible; (b) it is bolted onto the motorcycle; and (c) it comes standard or optional from an NADA recognized manufacturer on a motorcycle other than the covered motorcycle. We will also cover comparable aftermarket alternatives to equipment that meets these requirements. 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 and the coverages listed below. Custom paint on the trailer is covered only through the accessory coverage above.