

## MOTORCYCLE ENDORSEMENT

With respect to the **motorcycle** described in the Declarations and coverages that apply, all provisions of the policy apply, except as modified by this endorsement.

I. Under **GENERAL DEFINITIONS:**

A. **"AUTOMOBILE"** is deleted and replaced by:

**"AUTOMOBILE"** means a private passenger automobile, **motorcycle**, pick-up truck, panel truck or van, designed for use mainly on public roads.

B. the following is added:

**"MOTORCYCLE"** means a two-wheeled or three-wheeled motorized vehicle of the motorcycle, motorbike, moped or registered motor scooter type, including, if attached, a side car or trailer.

II. Under **AUTOMOBILE LIABILITY, COVERAGE EXCLUSIONS**, **We** do not cover, item M. is deleted.

III. Under **AUTOMOBILE MEDICAL EXPENSE, COVERAGE EXCLUSIONS**, **We** do not cover, item D. is deleted and replaced by:

D. **bodily injury** sustained while **occupying** a vehicle located for use as a residence or premises.

IV. Under **PHYSICAL DAMAGE:**

A. **COVERAGE EXCLUSIONS**, **We** do not cover:, the following is added:

**loss** to any optional or added equipment or parts not included as standard or basic by the manufacturer of **your covered automobile**.

This exclusion does not apply to equipment that is listed in the Declarations.

B. **MAXIMUM AMOUNT WE WILL PAY** the following is added:

If a limit is shown in the Declarations for the **covered automobile**, **we** will pay no more than the limit shown.

V. The following is added:

**SUNNY DAY COVERAGE**

Sunny Day coverage is applicable to all vehicles shown in the Declarations. Sunny Day coverage provides that all coverages applicable to the **motorcycle** shown in the Declarations shall apply any time of year, even during months when the **motorcycle** is not normally operated.