

SERFF Tracking Number: ARKS-125372204 State: Arkansas
Filing Company: 11800 - FOREMOST PROPERTY & CASUALTY State Tracking Number: #3310042676 \$50
INS CO
Company Tracking Number: D-5
TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
Product Name: PPA
Project Name/Number: /

Filing at a Glance

Company: 11800 - FOREMOST PROPERTY & CASUALTY INS CO

Product Name: PPA

SERFF Tr Num: ARKS-125372204 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: #3310042676 \$50

Sub-TOI: 19.0002 Motorcycle

Co Tr Num: D-5

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding

Author:

Disposition Date: 01/15/2008

Date Submitted: 11/29/2007

Disposition Status: Approved

Effective Date Requested (New): 02/01/2008

Effective Date (New): 02/01/2008

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

19 forms

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 01/15/2008

State Status Changed: 12/11/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Company and Contact

Filing Contact Information

NA NA,

NA@NA.com

SERFF Tracking Number: ARKS-125372204 State: Arkansas
Filing Company: 11800 - FOREMOST PROPERTY & CASUALTY State Tracking Number: #3310042676 \$50
INS CO
Company Tracking Number: D-5
TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
Product Name: PPA
Project Name/Number: /

NA (123) 555-4567 [Phone]
NA, AR 00000

Filing Company Information

11800 - FOREMOST PROPERTY & CoCode: 11800 State of Domicile: Michigan
CASUALTY INS CO
PO BOX 2450 Group Code: 238 Company Type: Property &
Casualty
GRAND RAPIDS, MI 49501-2450 Group Name: State ID Number:
(616) 956-8284 ext. [Phone] FEIN Number: 35-1604635

SERFF Tracking Number: ARKS-125372204 State: Arkansas
Filing Company: 11800 - FOREMOST PROPERTY & CASUALTY State Tracking Number: #3310042676 \$50
INS CO
Company Tracking Number: D-5
TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
Product Name: PPA
Project Name/Number: /

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

SERFF Tracking Number: ARKS-125372204 State: Arkansas
 Filing Company: 11800 - FOREMOST PROPERTY & CASUALTY State Tracking Number: #3310042676 \$50
 INS CO
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 Product Name: PPA
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Alexa Grissom	01/15/2008	01/15/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Alexa Grissom	12/11/2007				
Industry						
Response						

SERFF Tracking Number: ARKS-125372204 State: Arkansas
Filing Company: 11800 - FOREMOST PROPERTY & CASUALTY State Tracking Number: #3310042676 \$50
INS CO
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TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
Product Name: PPA
Project Name/Number: /

Disposition

Disposition Date: 01/15/2008
Effective Date (New): 02/01/2008
Effective Date (Renewal):
Status: Approved
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125372204 State: Arkansas
Filing Company: 11800 - FOREMOST PROPERTY & CASUALTY State Tracking Number: #3310042676 \$50
INS CO
Company Tracking Number: D-5
TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
Product Name: PPA
Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	ARKS-125372204		No

SERFF Tracking Number: ARKS-125372204 State: Arkansas
Filing Company: 11800 - FOREMOST PROPERTY & CASUALTY State Tracking Number: #3310042676 \$50
INS CO
Company Tracking Number: D-5
TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
Product Name: PPA
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 12/11/2007

Submitted Date

Respond By Date

Dear NA NA,

This will acknowledge receipt of the captioned filing. Guest passenger liability is mandatory.

Please feel free to contact me if you have questions.

Sincerely,

SERFF Tracking Number: ARKS-125372204 State: Arkansas
Filing Company: 11800 - FOREMOST PROPERTY & CASUALTY State Tracking Number: #3310042676 \$50
INS CO
Company Tracking Number: D-5
TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
Product Name: PPA
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125372204 State: Arkansas
Filing Company: 11800 - FOREMOST PROPERTY & CASUALTY State Tracking Number: #3310042676 \$50
INS CO
Company Tracking Number: D-5
TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
Product Name: PPA
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: ARKS-125372204

01/16/2008

Comments:

Attachments:

ARKS-125372204 1.pdf

ARKS-125372204 2.pdf

Alexa Grissom

11800

From: kaan.cidanli@foremost.com
Sent: Wednesday, December 19, 2007 2:07 PM
To: Alexa Grissom
Subject: Re: D-5 and C-71

Dear Ms. Grissom

As noted at the bottom of Rate Page R-7, of our rate manual for both companies, we consider Guest Passenger Coverage to be mandatory. This coverage is automatically included and is reflected as such on the Declarations Page sent to all policyholders.

Please let me know if I may be of further assistance.

Your prompt attention to this filing is appreciated.

Sincerely,

Kaan Cidanli
State Filings Administrator
Foremost Insurance Company
616-956-3645
kaan.cidanli@foremost.com

Approved until withdrawn
or revoked

JAN 14 2008

Arkansas Insurance Department
By:

AB

"Alexa Grissom"
<Alexa.Grissom@ar
kansas.gov>

To: <kaan.cidanli@foremost.com>
cc:
Subject: D-5 and C-71

12/11/2007 11:55
AM

Dear Mr. Cidanli

This will acknowledge receipt of the above-captioned filings. Please be advised Guest Passenger Coverage is mandatory per Arkansas' Liability Law.

Please amend these filings to reflect such law.

Sincerely

Alexa B. Grissom
Certified Analyst
Property & Casualty
(501) 371-2803

Property & Casualty Transmittal Document - Arkansas

Agos EOC G Passenger Mandatory

AG

1. Reserved for Insurance Dept. Use Only

2. Insurance Department Use only

a. Date the filing is received:

b. Analyst: *CK 3310042676*

c. Disposition: *50.00*

d. Date of disposition of the filing:

e. Effective date of filing:

New Business

Renewal Business

f. State Filing #: *19 forms*

g. SERFF Filing #:

h. Subject Codes *ARKS-125372204*

3. Group Name				Group NAIC #
				0212
4. Company Name(s)	Domicile	NAIC #	FEIN #	
Foremost Property and Casualty Insurance Company	Michigan	11800	35-1604635	

5. Company Tracking Number D-5

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Kaan Cidanli Foremost Property and Casualty Insurance Company P. O. Box 2450 Grand Rapids, Michigan 49501-2450	State Filings Administrator	616-956-3645	616-956-2093	kaan.cidanli@foremost.com
RECEIVED					
7.	Signature of authorized filer		<i>[Signature]</i>		NOV 27 2007
8.	Please print name of authorized filer		Kaan Cidanli		

Filing information (see General Instructions for descriptions of these fields) **PROPERTY AND CASUALTY DIVISION ARKANSAS INSURANCE DEPARTMENT**

9. Type of Insurance (TOI)	19.0000
10. Sub-Type of Insurance (Sub-TOI)	19.0002
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	n/a
12. Company Program Title (Marketing title)	Motorcycle Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: February 1, 2008 Renewal: n/a
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	n/a
17. Reference Organization # & Title	n/a
18. Company's Date of Filing	November 19, 2007
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	D-5
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Honorable Mike Pickens
 Commissioner of Insurance
 Arkansas Insurance Department
 1200 West Third Street
 Little Rock, Arkansas 72201-1904

RE: Foremost Property and Casualty Insurance Company
 NAIC #212-11800
 Motorcycle Program
 Manual of Forms

Dear Mr. Pickens:

Enclosed please find a manual of Forms for our new Motorcycle Program.

The Rules and Rates portion of the manual was submitted October 31, 2007.

Our program was developed based on a review of companies in the marketplace writing motorcycle risks. It is specifically tailored to meet the needs of AARP members.

The base policy and forms are based upon Insurance Services Office, Inc. 01/05 edition Personal Auto Policy. The changes we made to the ISO Policy were tailored to the motorcycle risk we are going to insure. Attached is Exhibit A that displays these changes.

For your convenience, we have enclosed a duplicate for you to note with your approval or acknowledgement and return to us for our files.

KKC/ds

Enclosures: Check
 Transmittal Forms
 Exhibit A, Exhibit I
 Manual of Forms
 Return Envelope

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #: 3310042676
Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	D-5
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	D-4

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Liability Coverage Exclusion Endorsement	PP0326 06/94	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Underinsured Motorists Coverage – Arkansas	PP0434 10/07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Uninsured Motorists Coverage – Arkansas	PP0495 10/07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Personal Injury Protection Coverage – Arkansas	PP0582 10/07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Optional Equipment	5116 09/00	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Additional Insured – Lessor	5162 10/00	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Single Liability Limit	5217 09/00	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	Joint Ownership Coverage	5237 09/00	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09	Transport Trailer	5445 10/05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10	Stolen Vehicle Recovery System	5659 09/06	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
11	Classic/Custom Motorcycle	5683 01/07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
12	Replacement Cost Total Loss Settlement	5758 08/05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
13	Amendment of Policy Provisions – Arkansas	5873 10/07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
14	Towing, Roadside Assistance, and Trip Interruption	5932 01/06	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
15	Additional Insured – Trust	5994 01/06	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

16	Additional Insured – Titleholder	5997 01/06	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
17	Motorcycle Insurance Policy	6120 01/05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
18	Arkansas Notice	6386 02/02	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
19	Declarations	81000 06/94	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

ARKANSAS INSURANCE DEPARTMENT
PROPERTY AND CASUALTY DIVISION

RULE AND REGULATION 29
REVISED CERTIFICATE OF COMPLIANCE

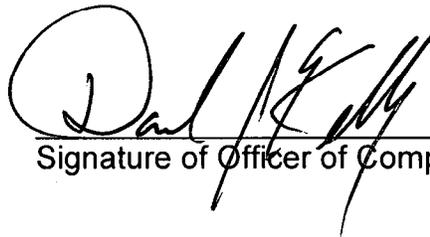
INSURER NAME AND NAIC NUMBER: Foremost Property and Casualty Insurance Company
#212-11800

DESCRIPTION: Optional Equipment

FORM NUMBER: 5116

EDITION DATE: 09/00

This is to certify that the above captioned property and/or casualty policy form has achieved a Flesch Reading Ease Test score of 36.735, and complies with the requirements of Act 517 of 1981, the Property and Casualty Insurance Policy Simplification Act, codified as Ark. Stat. Ann. §§23-80-301--23-80-308, and complies with Department Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than Flesch Reading Ease Test, the alternate method should be explained in detail.

ARKANSAS INSURANCE DEPARTMENT
PROPERTY AND CASUALTY DIVISION

RULE AND REGULATION 29
REVISED CERTIFICATE OF COMPLIANCE

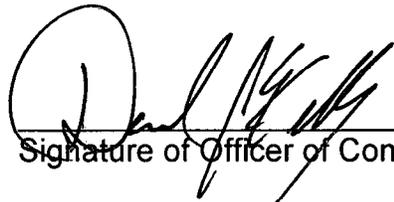
INSURER NAME AND NAIC NUMBER: Foremost Property and Casualty Insurance Company
#212-11800

DESCRIPTION: Additional Lessor

FORM NUMBER: 5162

EDITION DATE: 10/00

This is to certify that the above captioned property and/or casualty policy form has achieved a Flesch Reading Ease Test score of 40.430, and complies with the requirements of Act 517 of 1981, the Property and Casualty Insurance Policy Simplification Act, codified as Ark. Stat. Ann. §§23-80-301--23-80-308, and complies with Department Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than Flesch Reading Ease Test, the alternate method should be explained in detail.

ARKANSAS INSURANCE DEPARTMENT
PROPERTY AND CASUALTY DIVISION

RULE AND REGULATION 29
REVISED CERTIFICATE OF COMPLIANCE

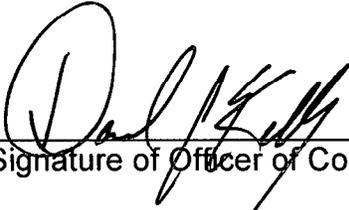
INSURER NAME AND NAIC NUMBER: Foremost Property and Casualty Insurance Company
#212-11800

DESCRIPTION: Single Liability Limit

FORM NUMBER: 5217

EDITION DATE: 09/00

This is to certify that the above captioned property and/or casualty policy form has achieved a Flesch Reading Ease Test score of 33.220, and complies with the requirements of Act 517 of 1981, the Property and Casualty Insurance Policy Simplification Act, codified as Ark. Stat. Ann. §§23-80-301--23-80-308, and complies with Department Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than Flesch Reading Ease Test, the alternate method should be explained in detail.

ARKANSAS INSURANCE DEPARTMENT
PROPERTY AND CASUALTY DIVISION

RULE AND REGULATION 29
REVISED CERTIFICATE OF COMPLIANCE

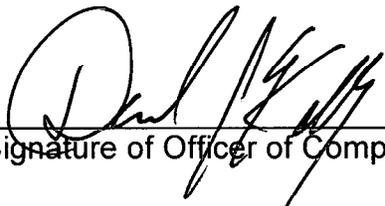
INSURER NAME AND NAIC NUMBER: Foremost Property and Casualty Insurance Company
#212-11800

DESCRIPTION: Joint Ownership Coverage

FORM NUMBER: 5237

EDITION DATE: 09/00

This is to certify that the above captioned property and/or casualty policy form has achieved a Flesch Reading Ease Test score of 42.394, and complies with the requirements of Act 517 of 1981, the Property and Casualty Insurance Policy Simplification Act, codified as Ark. Stat. Ann. §§23-80-301--23-80-308, and complies with Department Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than Flesch Reading Ease Test, the alternate method should be explained in detail.

ARKANSAS INSURANCE DEPARTMENT
PROPERTY AND CASUALTY DIVISION

RULE AND REGULATION 29
REVISED CERTIFICATE OF COMPLIANCE

INSURER NAME AND NAIC NUMBER: Foremost Property and Casualty Insurance Company
#212-11800

DESCRIPTION: Transport Trailer

FORM NUMBER: 5445

EDITION DATE: 10/05

This is to certify that the above captioned property and/or casualty policy form has achieved a Flesch Reading Ease Test score of 55.081, and complies with the requirements of Act 517 of 1981, the Property and Casualty Insurance Policy Simplification Act, codified as Ark. Stat. Ann. §§23-80-301--23-80-308, and complies with Department Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than Flesch Reading Ease Test, the alternate method should be explained in detail.

ARKANSAS INSURANCE DEPARTMENT
PROPERTY AND CASUALTY DIVISION

RULE AND REGULATION 29
REVISED CERTIFICATE OF COMPLIANCE

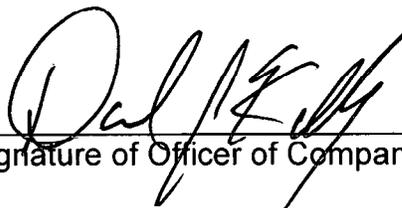
INSURER NAME AND NAIC NUMBER: Foremost Property and Casualty Insurance Company
#212-11800

DESCRIPTION: Stolen Vehicle Recovery System

FORM NUMBER: 5659

EDITION DATE: 09/06

This is to certify that the above captioned property and/or casualty policy form has achieved a Flesch Reading Ease Test score of 34.667, and complies with the requirements of Act 517 of 1981, the Property and Casualty Insurance Policy Simplification Act, codified as Ark. Stat. Ann. §§23-80-301--23-80-308, and complies with Department Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than Flesch Reading Ease Test, the alternate method should be explained in detail.

ARKANSAS INSURANCE DEPARTMENT
PROPERTY AND CASUALTY DIVISION

RULE AND REGULATION 29
REVISED CERTIFICATE OF COMPLIANCE

INSURER NAME AND NAIC NUMBER: Foremost Property and Casualty Insurance Company
#212-11800

DESCRIPTION: Classic/Custom Motorcycle

FORM NUMBER: 5683

EDITION DATE: 01/07

This is to certify that the above captioned property and/or casualty policy form has achieved a Flesch Reading Ease Test score of 43.643, and complies with the requirements of Act 517 of 1981, the Property and Casualty Insurance Policy Simplification Act, codified as Ark. Stat. Ann. §§23-80-301--23-80-308, and complies with Department Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than Flesch Reading Ease Test, the alternate method should be explained in detail.

ARKANSAS INSURANCE DEPARTMENT
PROPERTY AND CASUALTY DIVISION

RULE AND REGULATION 29
REVISED CERTIFICATE OF COMPLIANCE

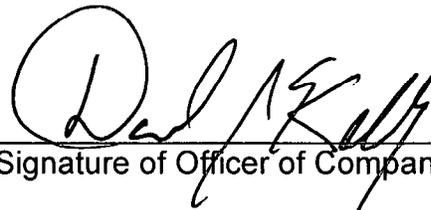
INSURER NAME AND NAIC NUMBER: Foremost Property and Casualty Insurance Company
#212-11800

DESCRIPTION: Replacement Cost Total Loss Settlement

FORM NUMBER: 5758

EDITION DATE: 08/05

This is to certify that the above captioned property and/or casualty policy form has achieved a Flesch Reading Ease Test score of 52.444, and complies with the requirements of Act 517 of 1981, the Property and Casualty Insurance Policy Simplification Act, codified as Ark. Stat. Ann. §§23-80-301--23-80-308, and complies with Department Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than Flesch Reading Ease Test, the alternate method should be explained in detail.

ARKANSAS INSURANCE DEPARTMENT
PROPERTY AND CASUALTY DIVISION

RULE AND REGULATION 29
REVISED CERTIFICATE OF COMPLIANCE

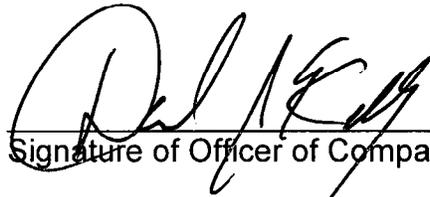
INSURER NAME AND NAIC NUMBER: Foremost Property and Casualty Insurance Company
#212-11800

DESCRIPTION: Amendment of Policy Provisions - Arkansas

FORM NUMBER: 5837

EDITION DATE: 10/07

This is to certify that the above captioned property and/or casualty policy form has achieved a Flesch Reading Ease Test score of 41.736, and complies with the requirements of Act 517 of 1981, the Property and Casualty Insurance Policy Simplification Act, codified as Ark. Stat. Ann. §§23-80-301--23-80-308, and complies with Department Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than Flesch Reading Ease Test, the alternate method should be explained in detail.

ARKANSAS INSURANCE DEPARTMENT
PROPERTY AND CASUALTY DIVISION

RULE AND REGULATION 29
REVISED CERTIFICATE OF COMPLIANCE

INSURER NAME AND NAIC NUMBER: Foremost Property and Casualty Insurance Company
#212-11800

DESCRIPTION: Towing, Roadside Assistance, and Trip Interruption

FORM NUMBER: 5932

EDITION DATE: 01/06

This is to certify that the above captioned property and/or casualty policy form has achieved a Flesch Reading Ease Test score of 61.063, and complies with the requirements of Act 517 of 1981, the Property and Casualty Insurance Policy Simplification Act, codified as Ark. Stat. Ann. §§23-80-301--23-80-308, and complies with Department Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than Flesch Reading Ease Test, the alternate method should be explained in detail.

PERSONAL AUTO MOTORCYCLE POLICY

AGREEMENT

In return for payment of the premium and subject to all the terms of this policy, we agree with you as follows:

DEFINITIONS

A. Throughout this policy, "you" and "your" refer to:

1. The "named insured" shown in the Declarations; and
2. The spouse if a resident of the same household.

If the spouse ceases to be a resident of the same household during the policy period or prior to the inception of this policy, the spouse will be considered "you" and "your" under this policy but only until the earlier of:

1. The end of 90 days following the spouse's change of residency;
2. The effective date of another policy listing the spouse as a named insured; or
3. The end of the policy period.

B. "We", "us" and "our" refer to the Company providing this insurance.

C. For purposes of this policy, a private passenger type auto, pickup or van "motorcycle" shall will be deemed to be owned by a person if leased:

1. Under a written agreement to that person; and
2. For a continuous period of at least 6 months.

Other words and phrases are defined. They are in quotation marks when used.

D. "Bodily injury" means bodily harm, sickness or disease, including death that results.

E. "Business" includes trade, profession or occupation.

F. "Family member" means a person related to you by blood, marriage or adoption who is a resident of your household. This includes a ward or foster child.

G. "Helmets and safety apparel" means helmets and other apparel specifically designed and produced to minimize injury resulting from "motorcycle" accidents.

H. "Motorcycle" means a two or three wheeled, self-propelled motor vehicle designed or licensed for use on public roads. "Motorcycle" does not include "optional equipment".

I. "Newly acquired auto motorcycle":

1. "Newly acquired auto motorcycle" means any of the following types of vehicles "motorcycle" you become the owner of during the policy period:

a. A private passenger auto; or

b. A pickup or van, for which no other insurance policy provides coverage, that:

(1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and

(2) Is not used for the delivery or transportation of goods and materials unless such use is:

(a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or

(b) For farming or ranching;

2. Coverage for a "newly acquired auto motorcycle" is provided as described below. If you ask us to insure a "newly acquired auto motorcycle" after a specified time period described below has elapsed, any coverage we provide for a "newly acquired auto motorcycle" will begin at the time you request the coverage.

- a. For any coverage provided in this policy except Coverage for Damage to Your Auto Motorcycle, a "newly acquired auto motorcycle" will have the broadest coverage we now provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to a "newly acquired auto motorcycle" which is in addition to any vehicle shown in the Declarations, you must ask us to insure it within 14 days after you become the owner.

If a "newly acquired auto motorcycle" replaces a vehicle shown in the Declarations, coverage is provided for this vehicle without your having to ask us to insure it.

- b. Collision Coverage for a "newly acquired auto motorcycle" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:

(1) 14 days after you become the owner if the Declarations indicate that Collision Coverage applies to at least one auto "motorcycle". In this case, the "newly acquired auto motorcycle" will have the broadest coverage we now provide for any auto "motorcycle" shown in the Declarations.

(2) Four days after you become the owner if the Declarations do not indicate that Collision Coverage applies to at least one auto "motorcycle". If you comply with the 4 day requirement and a loss occurred before you asked us to insure the "newly acquired auto motorcycle", a Collision deductible of \$500 will apply.

- c. Other Than Collision Coverage for a "newly acquired auto motorcycle" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:

(1) 14 days after you become the owner if the Declarations indicate that Other Than Collision Coverage applies to at least one auto "motorcycle". In this case, the "newly acquired auto motorcycle" will have the broadest coverage we now provide for any auto "motorcycle" shown in the Declarations.

(2) Four days after you become the owner if the Declarations do not indicate that Other Than Collision Coverage applies to at least one auto "motorcycle". If you comply with the 4 day requirement and a loss occurred before you asked us to insure the "newly acquired auto motorcycle", an Other Than Collision deductible of \$500 will apply.

J. "Occupying" means:

1. In;
2. Upon; or
3. Getting in, on, out or off.

K. "Optional equipment" means any "trailer" or any parts, decorations, custom painting, chroming, sidecar, or other item on "your covered motorcycle" that was not originally provided by the manufacturer as standard equipment.

L. "Property damage" means physical injury to, destruction of or loss of use of tangible property.

M. "Trailer" means a vehicle designed to be pulled by a "motorcycle". "Trailer" does not include "transport trailer".

1. Private passenger auto; or

2. Pickup or van.

It also means a farm wagon or farm implement, while towed by a vehicle listed in 1. or 2. above.

N. "Transport trailer" means a non-powered vehicle designed and used for transporting "your covered motorcycle".

O. "Your covered auto motorcycle" means:

1. Any vehicle "motorcycle" shown in the Declarations.

2. A "newly acquired auto motorcycle".

3. Any "trailer" you own.

3. Any auto or "trailer" "motorcycle" you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:

- a. Breakdown;
- b. Repair;
- c. Servicing;

- d. Loss; or
- e. Destruction.

This Provision (O.3.) does not apply to Coverage for Damage to Your Auto Motorcycle.

PART A – LIABILITY COVERAGE

INSURING AGREEMENT

- A. We will pay damages for "bodily injury" or "property damage" for which any "insured" becomes legally responsible because of an auto "motorcycle" accident. Damages include prejudgment interest awarded against the "insured". We will settle or defend, as we consider appropriate, any claim or suit asking for these damages. In addition to our limit of liability, we will pay all defense costs we incur. Our duty to settle or defend ends when our limit of liability for this coverage has been exhausted by payment of judgments or settlements. We have no duty to defend any suit or settle any claim for "bodily injury" or "property damage" not covered under this policy.
- B. "Insured" as used in this Part means:
1. You or any "family member" for the ownership, maintenance or use of any auto or trailer "your covered motorcycle".
 2. Any person using "your covered auto motorcycle".
 3. For "your covered auto motorcycle", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.
 4. For any auto or trailer "motorcycle", other than "your covered auto motorcycle", any other person or organization but only with respect to legal responsibility for acts or omissions of you or any "family member" for whom coverage is afforded under this Part. This Provision (B.4.) applies only if the person or organization does not own or hire the auto or trailer "motorcycle".

SUPPLEMENTARY PAYMENTS

We will pay on behalf of an "insured":

1. Up to \$250 for the cost of bail bonds required because of an accident, including related traffic law violations. The accident must result in "bodily injury" or "property damage" covered under this policy.
2. Premiums on appeal bonds and bonds to release attachments in any suit we defend.
3. Interest accruing after a judgment is entered in any suit we defend. Our duty to pay interest ends when we offer to pay that part of the judgment which does not exceed our limit of liability for this coverage.
4. Up to \$200 a day for loss of earnings, but not other income, because of attendance at hearings or trials at our request.
5. Other reasonable expenses incurred at our request.

These payments will not reduce the limit of liability.

EXCLUSIONS

- A. We do not provide Liability Coverage for any "insured":
1. Who intentionally causes "bodily injury" or "property damage".
 2. For "property damage" to property owned or being transported by that "insured".
 3. For "property damage" to property:
 - a. Rented to;
 - b. Used by; or
 - c. In the care of;that "insured".

This Exclusion (A.3.) does not apply to "property damage" to a residence or private garage.

4. For "bodily injury" to an employee of that "insured" during the course of employment. This Exclusion (A.4.) does not apply to "bodily injury" to a domestic employee unless workers' compensation benefits are required or available for that domestic employee.

5. For that "insured's" liability arising out of the ownership or operation of a vehicle "motorcycle" while it is being used as a public or livery conveyance. This Exclusion (A.5.) does not apply to a share-the-expense car pool.
6. While employed or otherwise engaged in the "business" of:
 - a. Selling;
 - b. Repairing;
 - c. Servicing;
 - d. Storing; or
 - e. Parking;

vehicles designed for use mainly on public highways. This includes road testing and delivery. This Exclusion (A.6.) does not apply to the ownership, maintenance or use of "your covered auto motorcycle" by:

- a. You;
 - b. Any "family member"; or
 - c. Any partner, agent or employee of you or any "family member".
7. Maintaining or using any vehicle while that "insured" is employed or otherwise engaged in any "business" (other than farming or ranching) not described in Exclusion A.6.

This Exclusion (A.7.) does not apply to the maintenance or use of a:

- a. Private passenger auto;
 - b. Pickup or van; or
 - c. "Trailer" used with a vehicle described in a. or b. above.
8. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion (A.8.) does not apply to a "family member" using "your covered auto motorcycle" which is owned by you.
 9. For "bodily injury" or "property damage" for which that "insured":
 - a. Is an insured under a nuclear energy liability policy; or
 - b. Would be an insured under a nuclear energy liability policy but for its termination upon exhaustion of its limit of liability.

A nuclear energy liability policy is a policy issued by any of the following or their successors:

- a. Nuclear Energy Liability Insurance Association;
- b. Mutual Atomic Energy Liability Underwriters; or
- c. Nuclear Insurance Association of Canada.

B. We do not provide Liability Coverage for the ownership, maintenance or use of:

1. Any vehicle which:

- a. Has fewer than four wheels; or
- b. Is designed mainly for use off public roads.

This Exclusion (B.1.) does not apply:

- a. While such vehicle is being used by an "insured" in a medical emergency;
- b. To any "trailer"; or
- c. To any non-owned golf cart.

2.1. Any vehicle, other than "your covered auto motorcycle", which is:

- a. Owned by you; or
- b. Furnished or available for your regular use.

3.2. Any vehicle, other than "your covered auto motorcycle", which is:

- a. Owned by any "family member"; or
- b. Furnished or available for the regular use of any "family member".

However, this Exclusion (B.2.) does not apply to you while you are maintaining or "occupying" any vehicle which is:

- a. Owned by a "family member"; or
 - b. Furnished or available for the regular use of a "family member".
43. Any vehicle, ~~located inside a facility designed for racing, for the purpose of:~~
- a. Competing in; or
 - b. Practicing or preparing for; any prearranged or organized racing, or speed contest or stunt.
4. Any vehicle while it is being used in the course of your "business" for demonstrations, exhibitions, parades, or other activities.
- C. We do not provide Liability Coverage for "bodily injury" sustained by any person while "occupying" "your covered motorcycle" as a passenger unless the Declarations indicates that Passenger Liability is provided for that "motorcycle".

LIMIT OF LIABILITY

- A. The limit of liability shown in the Declarations for each person for Bodily Injury Liability is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one auto "motorcycle" accident. Subject to this limit for each person, the limit of liability shown in the Declarations for each accident for Bodily Injury Liability is our maximum limit of liability for all damages for "bodily injury" resulting from any one auto "motorcycle" accident.

The limit of liability shown in the Declarations for each accident for Property Damage Liability is our maximum limit of liability for all "property damage" resulting from any one auto "motorcycle" accident.

This is the most we will pay regardless of the number of:

- 1. "Insureds";
 - 2. Claims made;
 - 3. Vehicles or premiums shown in the Declarations; or
 - 4. Vehicles involved in the auto "motorcycle" accident.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
- 1. Part B or Part C of this policy; or
 - 2. Any Underinsured Motorists Coverage provided by this policy.

OUT OF STATE COVERAGE

If an auto "motorcycle" accident to which this policy applies occurs in any state or province other than the one in which "your covered auto motorcycle" is principally garaged, we will interpret your policy for that accident as follows:

- A. If the state or province has:
- 1. A financial responsibility or similar law specifying limits of liability for "bodily injury" or "property damage" higher than the limit shown in the Declarations, your policy will provide the higher specified limit.
 - 2. A compulsory insurance or similar law requiring a nonresident to maintain insurance whenever the nonresident uses a vehicle in that state or province, your policy will provide at least the required minimum amounts and types of coverage.
- B. No one will be entitled to duplicate payments for the same elements of loss.

FINANCIAL RESPONSIBILITY

When this policy is certified as future proof of financial responsibility, this policy shall comply with the law to the extent required.

OTHER INSURANCE

If there is other applicable liability insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide for a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto motorcycle", shall be excess over any other collectible insurance.

PART B – MEDICAL PAYMENTS COVERAGE

INSURING AGREEMENT

A. We will pay reasonable expenses incurred for necessary medical and funeral services because of "bodily injury":

1. Caused by accident; and
2. Sustained by an "insured".

We will pay only those expenses incurred for services rendered within 3 years from the date of the accident.

B. "Insured" as used in this Part means:

1. You or any "family member":
 - a. While "occupying"; or
 - b. As a pedestrian when struck by;
a motor vehicle designed for use mainly on public roads or a trailer of any type.
2. Any other person while "occupying" "your covered auto motorcycle".

EXCLUSIONS

We do not provide Medical Payments Coverage for any "insured" for "bodily injury":

- ~~1. Sustained while "occupying" any motorized vehicle having fewer than four wheels.~~
- ~~2.1.~~ Sustained while "occupying" "your covered auto motorcycle" when it is being used as a public or livery conveyance. This Exclusion (~~2.1.~~) does not apply to a share-the-expense car pool.
- ~~3.2.~~ Sustained while "occupying" any vehicle located for use as a residence or premises.
- ~~4.3.~~ Occurring during the course of employment if workers' compensation benefits are required or available for the "bodily injury".
- ~~5.4.~~ Sustained while "occupying", or when struck by, any vehicle (other than "your covered auto motorcycle") which is:
 - a. Owned by you; or
 - b. Furnished or available for your regular use.
- ~~6.5.~~ Sustained while "occupying", or when struck by, any vehicle (other than "your covered auto motorcycle ") which is:
 - a. Owned by any "family member"; or
 - b. Furnished or available for the regular use of any "family member".However, this Exclusion (~~6.5.~~) does not apply to you.
- ~~7.6.~~ Sustained while "occupying" a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion (~~7.6.~~) does not apply to a "family member" using "your covered auto motorcycle" which is owned by you.
- ~~8.7.~~ Sustained while "occupying" a vehicle when it is being used in the "business" of an "insured". ~~This Exclusion (7.) does not apply to "bodily injury" sustained while "occupying" a:~~
 - ~~a. Private passenger auto;~~
 - ~~b. Pickup or van; or~~
 - ~~c. "Trailer" used with a vehicle described in a. or b. above.~~
- ~~9.8.~~ Caused by or as a consequence of:
 - a. Discharge of a nuclear weapon (even if accidental);
 - b. War (declared or undeclared);
 - c. Civil war;
 - d. Insurrection; or
 - e. Rebellion or revolution.

10.9. From or as a consequence of the following, whether controlled or uncontrolled or however caused:

- a. Nuclear reaction;
- b. Radiation; or
- c. Radioactive contamination.

11.10. Sustained while "occupying" any vehicle located inside a facility designed for racing for the purpose of:

- a. Competing in; or
- b. Practicing or preparing for;
any prearranged or organized racing, or speed contest or stunt.

11. Sustained while any vehicle is being used in the course of your "business" for demonstrations, exhibitions, parades, or other activities.

LIMIT OF LIABILITY

A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for each person injured in any one accident. This is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the accident.

B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:

1. Part **A** or Part **C** of this policy; or
2. Any Underinsured Motorists Coverage provided by this policy.

OTHER INSURANCE

If there is other applicable auto medical payments insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", shall be excess over any other collectible auto insurance providing payments for medical or funeral expenses.

If this and other medical payments insurance apply to a loss, this insurance is primary. However, any insurance we provide with respect to a "motorcycle" you do not own shall be excess over any other collectible insurance providing payments for medical or funeral expenses.

PART C – UNINSURED MOTORISTS COVERAGE

INSURING AGREEMENT

A. We will pay compensatory damages which an "insured" is legally entitled to recover from the owner or operator of an "uninsured motor vehicle" because of "bodily injury":

1. Sustained by an "insured"; and
2. Caused by an accident.

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the "uninsured motor vehicle".

Any judgment for damages arising out of a suit brought without our written consent is not binding on us.

B. "Insured" as used in this Part means:

1. You or any "family member".
2. Any other person "occupying" "your covered auto motorcycle".
3. Any person for damages that person is entitled to recover because of "bodily injury" to which this coverage applies sustained by a person described in 1. or 2. above.

C. "Uninsured motor vehicle" means a land motor vehicle or trailer of any type:

1. To which no bodily injury liability bond or policy applies at the time of the accident.
2. To which a bodily injury liability bond or policy applies at the time of the accident. In this case its limit for bodily injury liability must be less than the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which "your covered auto motorcycle" is principally garaged.
3. Which is a hit-and-run vehicle whose operator or owner cannot be identified and which hits:
 - a. You or any "family member";
 - b. A vehicle which you or any "family member" are "occupying"; or
 - c. "Your covered auto motorcycle".
4. To which a bodily injury liability bond or policy applies at the time of the accident but the bonding or insuring company:
 - a. Denies coverage; or
 - b. Is or becomes insolvent.

However, "uninsured motor vehicle" does not include any vehicle or equipment:

1. Owned by or furnished or available for the regular use of you or any "family member".
2. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer which is or becomes insolvent.
3. Owned by any governmental unit or agency.
4. Operated on rails or crawler treads.
5. Designed mainly for use off public roads while not on public roads.
6. While located for use as a residence or premises.

EXCLUSIONS

A. We do not provide Uninsured Motorists Coverage for "bodily injury" sustained:

1. By an "insured" while "occupying", or when struck by, any motor vehicle owned by that "insured" which is not insured for this coverage under this policy. This includes a trailer of any type used with that vehicle.
2. By any "family member" while "occupying", or when struck by, any motor vehicle you own which is insured for this coverage on a primary basis under any other policy.

B. We do not provide Uninsured Motorists Coverage for "bodily injury" sustained by any "insured":

1. If that "insured" or the legal representative settles the "bodily injury" claim and such settlement prejudices our right to recover payment.
2. While "occupying" "your covered auto motorcycle" when it is being used as a public or livery conveyance. This Exclusion (B.2.) does not apply to a share-the-expense car pool.
3. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion (B.3.) does not apply to a "family member" using "your covered auto motorcycle" which is owned by you.
4. Arising out of the ownership, maintenance or use of "your covered motorcycle" while used to escort persons or property for a fee.

C. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any of the following or similar law:

1. Workers' compensation law; or
2. Disability benefits law.

D. We do not provide Uninsured Motorists Coverage for punitive or exemplary damages.

LIMIT OF LIABILITY

A. The limit of liability shown in the Declarations for each person for Uninsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one accident. Subject to this limit for each person, the limit of liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all damages for "bodily injury" resulting from any one accident.

This is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the accident.

B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:

1. Part A or Part B of this policy; or
2. Any Underinsured Motorists Coverage provided by this policy.

C. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible.

D. We will not pay for any element of loss if a person is entitled to receive payment for the same element of loss under any of the following or similar law:

1. Workers' compensation law; or
2. Disability benefits law.

OTHER INSURANCE

If there is other applicable insurance available under one or more policies or provisions of coverage that is similar to the insurance provided under this Part of the policy:

1. Any recovery for damages under all such policies or provisions of coverage may equal but not exceed the highest applicable limit for any one vehicle under any insurance providing coverage on either a primary or excess basis.
2. Any insurance we provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto motorcycle", shall be excess over any collectible insurance providing such coverage on a primary basis.
3. If the coverage under this policy is provided:
 - a. On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on a primary basis.
 - b. On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on an excess basis.

ARBITRATION

A. If we and an "insured" do not agree:

1. Whether that "insured" is legally entitled to recover damages; or
2. As to the amount of damages which are recoverable by that "insured";

from the owner or operator of an "uninsured motor vehicle", then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated.

Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction.

B. Each party will:

1. Pay the expenses it incurs; and
2. Bear the expenses of the third arbitrator equally.

C. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by at least two of the arbitrators will be binding as to:

1. Whether the "insured" is legally entitled to recover damages; and

- The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which "your covered auto motorcycle" is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

PART D – COVERAGE FOR DAMAGE TO YOUR AUTO MOTORCYCLE

INSURING AGREEMENT

A. We will pay for direct and accidental loss to "your covered auto motorcycle" or any "non-owned auto", including their equipment, minus any applicable deductible shown in the Declarations. If loss to more than one "your covered auto motorcycle" or "non-owned auto" results from the same "collision", only the highest applicable deductible will apply. We will pay for loss to "your covered auto motorcycle" caused by:

- Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for that auto "motorcycle".
- "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto "motorcycle".

If there is a loss to a "non-owned auto", we will provide the broadest coverage applicable to any "your covered auto" shown in the Declarations.

B. "Collision" means the upset of "your covered auto motorcycle" or a "non-owned auto" or their impact with another vehicle or object.

Loss caused by the following is considered other than "collision":

- Missiles or falling objects;
- Fire;
- Theft or larceny;
- Explosion or earthquake;
- Windstorm;
- Hail, water or flood;
- Malicious mischief or vandalism;
- Riot or civil commotion;
- Contact with bird or animal; or
- Breakage of glass.

If breakage of glass is caused by a "collision", you may elect to have it considered a loss caused by "collision".

C. "Non-owned auto" means:

1. Any private passenger auto, pickup, van or "trailer" not owned by or furnished or available for the regular use of you or any "family member" while in the custody of or being operated by you or any "family member";
or

2. Any auto or "trailer" you do not own while used as a temporary substitute for "your covered auto" which is out of normal use because of its:

- Breakdown;
- Repair;
- Servicing;
- Loss; or
- Destruction.

HELMETS AND SAFETY APPAREL

In addition, we will pay, without application of deductible, to a limit of \$1,500, for direct and accidental loss to any "helmets and safety apparel" worn by you or a passenger while "occupying" "your covered motorcycle". We will pay for such loss if the loss is caused by "collision" or contact with a bird or animal only if the Declarations indicate that Collision Coverage is provided for that "motorcycle".

TRANSPORTATION EXPENSES

A. In addition, we will pay, without application of a deductible, up to a maximum of \$600 for:

1. Temporary transportation expenses not exceeding \$20 per day incurred by you in the event of a loss to "your covered auto". We will pay for such expenses if the loss is caused by:
 - a. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for that auto!
 - b. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto!
2. Expenses for which you become legally responsible in the event of loss to a "non-owned auto". We will pay for such expenses if the loss is caused by:
 - a. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for any "your covered auto"!
 - b. "Collision" only if the Declarations indicate that Collision Coverage is provided for any "your covered auto"!

However, the most we will pay for any expenses for loss of use is \$20 per day!

B. Subject to the provisions of Paragraph A., if the loss is caused by:

1. A total theft of "your covered auto" or a "non-owned auto", we will pay only expenses incurred during the period:
 - a. Beginning 48 hours after the theft; and
 - b. Ending when "your covered auto" or the "non-owned auto" is returned to use or we pay for its loss!
2. Other than theft of a "your covered auto" or a "non-owned auto", we will pay only expenses beginning when the auto is withdrawn from use for more than 24 hours!

Our payment will be limited to that period of time reasonably required to repair or replace the "your covered auto" or the "non-owned auto"!

EXCLUSIONS

We will not pay for:

1. Loss to "your covered auto motorcycle" or any "non-owned auto" which occurs while it is being used as a public or livery conveyance. This Exclusion (1.) does not apply to a share-the-expense car pool.
2. Damage due and confined to:
 - a. Wear and tear;
 - b. Freezing;
 - c. Mechanical or electrical breakdown or failure; or
 - d. Road damage to tires.This Exclusion (2.) does not apply if the damage results from the total theft of "your covered auto motorcycle" or any "non-owned auto".
3. Loss due to or as a consequence of:
 - a. Radioactive contamination;
 - b. Discharge of any nuclear weapon (even if accidental);
 - c. War (declared or undeclared);
 - d. Civil war;
 - e. Insurrection; or
 - f. Rebellion or revolution.
4. Loss to any electronic equipment that reproduces, receives or transmits audio, visual or data signals. This includes but is not limited to:
 - a. Radios and stereos;
 - b. Tape decks;
 - c. Compact disk systems;

- d. Navigation systems;
- e. Internet access systems;
- f. Personal computers;
- g. Video entertainment systems;
- h. Telephones;
- i. Televisions;
- j. Two-way mobile radios;
- k. Scanners; or
- l. Citizens band radios.

This Exclusion (4.) does not apply to electronic equipment that is permanently installed in "your covered auto motorcycle" or any "non-owned auto".

- 5. Loss to tapes, records, disks or other media used with equipment described in Exclusion 4.
- 6. A total loss to "your covered auto motorcycle" or any "non-owned auto" due to destruction or confiscation by governmental or civil authorities.

This Exclusion (6.) does not apply to the interests of Loss Payees in "your covered auto motorcycle".

7. Loss to:

- a. A "trailer", camper body, or motor home, which is not shown in the Declarations; or
- b. Facilities or equipment used with such "trailer", camper body or motor home. Facilities or equipment include but are not limited to:
 - (1) Cooking, dining, plumbing or refrigeration facilities;
 - (2) Awnings or cabanas; or
 - (3) Any other facilities or equipment used with a "trailer", camper body, or motor home.

This Exclusion (7.) does not apply to a:

- a. "Trailer", and its facilities or equipment, which you do not own; or
- b. "Trailer", camper body, or the facilities or equipment in or attached to the "trailer" or camper body, which you:
 - (1) Acquire during the policy period; and
 - (2) Ask us to insure within 14 days after you become the owner.

- 8.7. Loss to any "non-owned auto" motorcycle you do not own when used by you or any "family member" without a reasonable belief that you or that "family member" are entitled to do so.
- 9.8. Loss to equipment any device designed or used for the detection, or location, jamming or scrambling of radar, or laser, or other speed measuring equipment.

- 10. Loss to any custom furnishings or equipment in or upon any pickup or van. Custom furnishings or equipment include but are not limited to:
 - a. Special carpeting or insulation;
 - b. Furniture or bars;
 - c. Height-extending roofs; or
 - d. Custom murals, paintings or other decals or graphics.

This Exclusion (10.) does not apply to a cap, cover or bedliner in or upon any "your covered auto" which is a pickup.

- 11. Loss to any "non-owned auto" being maintained or used by any person while employed or otherwise engaged in the "business" of:
 - a. Selling;
 - b. Repairing;
 - c. Servicing;
 - d. Storing; or
 - e. Parking;

vehicles designed for use on public highways. This includes road testing and delivery.

12.9. Loss to "your covered auto motorcycle" or any "non-owned auto", located inside a facility designed for racing, for the purpose of while:

- a. Competing in; or
- b. Practicing or preparing for;
any prearranged or organized racing, or speed contest, or stunt.

10. Loss to "your covered motorcycle" or "transport trailer" while it is being used in the course of your "business" for demonstrations, exhibitions, parades or other activities.

11. Loss to "optional equipment".

12. Loss to a "transport trailer".

13. Loss caused by theft or larceny of "your covered motorcycle" or "optional equipment" while it is in the care, custody or control of:

- a. Any person you employed to sell it, whether for a fee or not; or
- b. Any entity engaged in the "business" of selling it.

13. Loss to, or loss of use of, a "non-owned auto" rented by:

a. You; or

b. Any "family member";

if a rental vehicle company is precluded from recovering such loss or loss of use, from you or that "family member", pursuant to the provisions of any applicable rental agreement or state law.

LIMIT OF LIABILITY

A. Our limit of liability for loss will be the lesser of the:

1. Actual cash value of the stolen or damaged property; or
2. Amount necessary to repair or replace the property with other property of like kind and quality.

However, the most we will pay for loss to:

1. Any "non-owned auto" which is a trailer is \$1500.

2. Electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment, is \$1,000.

B. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

C. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

D. We will not pay for loss consisting of actual or perceived reduction of market value after the damaged property has been restored to its pre-loss condition.

PAYMENT OF LOSS

We may pay for loss in money or repair or replace the damaged or stolen property. We may, at our expense, return any stolen property to:

1. You; or
2. The address shown in this policy.

If we return stolen property we will pay for any damage resulting from the theft. We may keep all or part of the property at an agreed or appraised value.

If we pay for loss in money, our payment will include the applicable sales tax for the damaged or stolen property.

NO BENEFIT TO BAILEE

This insurance shall not directly or indirectly benefit any carrier or other bailee for hire.

OTHER SOURCES OF RECOVERY

If other sources of recovery also cover the loss, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a ~~non-owned auto~~ "motorcycle" you do not own ~~shall~~ will be excess over any other collectible source of recovery including, but not limited to:

1. Any coverage provided by the owner of the ~~non-owned auto~~ "motorcycle";
2. Any other applicable physical damage insurance;
3. Any other source of recovery applicable to the loss.

APPRAISAL

A. If we and you do not agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the expenses of the appraisal and umpire equally.

B. We do not waive any of our rights under this policy by agreeing to an appraisal.

PART E – DUTIES AFTER AN ACCIDENT OR LOSS

We have no duty to provide coverage under this policy if the failure to comply with the following duties is prejudicial to us:

- A. We must be notified promptly of how, when and where the accident or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses.
- B. A person seeking any coverage must:
1. Cooperate with us in the investigation, settlement or defense of any claim or suit.
 2. Promptly send us copies of any notices or legal papers received in connection with the accident or loss.
 3. Submit, as often as we reasonably require:
 - a. To physical exams by physicians we select. We will pay for these exams.
 - b. To examination under oath and subscribe the same.
 4. Authorize us to obtain:
 - a. Medical reports; and
 - b. Other pertinent records.
 5. Submit a proof of loss when required by us.
- C. A person seeking Uninsured Motorists Coverage must also:
1. Promptly notify the police if a hit-and-run driver is involved.
 2. Promptly send us copies of the legal papers if a suit is brought.
- D. A person seeking Coverage for Damage to Your ~~Auto~~ Motorcycle must also:
1. Take reasonable steps after loss to protect "your covered ~~auto~~ motorcycle", "optional equipment" or "transport trailer" ~~any non-owned auto and their equipment~~ from further loss. We will pay reasonable expenses incurred to do this.
 2. Promptly notify the police if "your covered ~~auto~~ motorcycle", "optional equipment" or "transport trailer" ~~any non-owned auto~~ is stolen.
 3. Permit us to inspect and appraise the damaged property before its repair or disposal.

PART F – GENERAL PROVISIONS

BANKRUPTCY

Bankruptcy or insolvency of the "insured" shall not relieve us of any obligations under this policy.

CHANGES

- A. This policy contains all the agreements between you and us. Its terms may not be changed or waived except by endorsement issued by us.
- B. **If there is a change to the information used to develop the policy premium, we may adjust your premium. Changes during the policy term that may result in a premium increase or decrease include, but are not limited to, changes in:**

- 1. The number, type or use classification of insured vehicles;**
- 2. Operators using insured vehicles;**
- 3. The place of principal garaging of insured vehicles;**
- 4. Coverage, deductible or limits.**

Midterm Premium Changes

The premium you are charged for this policy is based on information that you provide us, and on information we gather from other sources. You must immediately inform us if any of the information you have provided to us changes, is incomplete, or is incorrect.

Based on the changed, completed, or corrected information, we may decrease or increase the premium for your policy during the policy period. Specifically, you must inform us if any of the following information changes, is incomplete, or is incorrect:

1. The types or use of insured vehicles;
2. The number of drivers of insured vehicles, their ages, and the status of their driving privileges;
3. The number of miles driven;
4. The place where insured vehicles are principally garaged; and,
5. The coverages, deductibles or limits.

If a change resulting from **A.** or **B.** requires a premium adjustment, we will make the premium adjustment in accordance with our manual rules.

- C. If we make a change which broadens coverage under this edition of your policy without additional premium charge, that change will automatically apply to your policy as of the date we implement the change in your state. This Paragraph (C.) does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:

1. A subsequent edition of your policy; or
2. An Amendatory Endorsement.

FRAUD

We do not provide coverage for any "insured" who has made fraudulent statements or engaged in fraudulent conduct in connection with any accident or loss for which coverage is sought under this policy.

LEGAL ACTION AGAINST US

- A. No legal action may be brought against us until there has been full compliance with all the terms of this policy. In addition, under Part **A.**, no legal action may be brought against us until:
1. We agree in writing that the "insured" has an obligation to pay; or
 2. The amount of that obligation has been finally determined by judgment after trial.
- B. No person or organization has any right under this policy to bring us into any action to determine the liability of an "insured".

OUR RIGHT TO RECOVER PAYMENT

- A. If we make a payment under this policy and the person to or for whom payment was made has a right to recover damages from another we shall be subrogated to that right. That person shall do:
1. Whatever is necessary to enable us to exercise our rights; and
 2. Nothing after loss to prejudice them.

However, our rights in this Paragraph (A.) do not apply under Part **D.**, against any person using "your covered auto motorcycle" with a reasonable belief that that person is entitled to do so.

- B. If we make a payment under this policy and the person to or for whom payment is made recovers damages from another, that person shall:
1. Hold in trust for us the proceeds of the recovery; and
 2. Reimburse us to the extent of our payment.

POLICY PERIOD AND TERRITORY

- A. This policy applies only to accidents and losses which occur:
1. During the policy period as shown in the Declarations; and
 2. Within the policy territory.
- B. The policy territory is:
1. The United States of America, its territories or possessions;
 2. Puerto Rico; or
 3. Canada.

This policy also applies to loss to, or accidents involving, "your covered auto motorcycle" while being transported between their ports.

TERMINATION

A. Cancellation

This policy may be cancelled during the policy period as follows:

1. The named insured shown in the Declarations may cancel by:
 - a. Returning this policy to us; or
 - b. Giving us advance written notice of the date cancellation is to take effect.
2. We may cancel by mailing to the named insured shown in the Declarations at the address shown in this policy:
 - a. At least 10 days notice:
 - (1) If cancellation is for nonpayment of premium; or
 - (2) If notice is mailed during the first 60 days this policy is in effect and this is not a renewal or continuation policy; or
 - b. At least 20 days notice in all other cases.
3. After this policy is in effect for 60 days, or if this is a renewal or continuation policy, we will cancel only:
 - a. For nonpayment of premium; or
 - b. If your driver's license or that of:
 - (1) Any driver who lives with you; or
 - (2) Any driver who customarily uses "your covered auto motorcycle"; has been suspended or revoked. This must have occurred:
 - (1) During the policy period; or
 - (2) Since the last anniversary of the original effective date if the policy period is other than 1 year; or
 - c. If the policy was obtained through material misrepresentation.

B. Nonrenewal Lifetime Continuation Agreement

We may nonrenew this policy only:

1. If you are no longer physically or mentally capable of operating a "motorcycle"; or
2. If you allow operators other than those identified on the application the frequent or regular use of "your covered motorcycle"; or
3. If your driver's license or that of:
 - a. Any operator who lives with you; or
 - b. Any operator who customarily uses "your covered motorcycle"; has been suspended, revoked, not renewed, or placed in any disciplinary status for any reason; or

4. If you or your legal representative:
 - a. Conceal, omit or misrepresent any material facts or circumstances; or
 - b. Make a false or fraudulent claim; or
 - c. Have knowledge of any change that substantially increases the risk assumed by us; or
 - d. Have not paid the premium; or
5. If continuation of the policy could place us in violation of the insurance laws of your state.

If we decide not to renew or continue this policy, we will mail notice to the named insured shown in the Declarations at the address shown in this policy. Notice will be mailed at least 20 days before the end of the policy period. Subject to this notice requirement, if the policy period is:

1. Less than 6 months, we will have the right not to renew or continue this policy every 6 months, beginning 6 months after its original effective date.
2. 6 months or longer, but less than one year, we will have the right not to renew or continue this policy at the end of the policy period.
3. 1 year or longer, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

C. Automatic Termination

If we offer to renew or continue and you or your representative do not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

If you obtain other insurance on "your covered auto motorcycle" or "transport trailer", any similar insurance provided by this policy will terminate as to that auto "motorcycle" or "transport trailer" on the effective date of the other insurance.

D. Other Termination Provisions

1. We may deliver any notice instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this policy is cancelled, you may be entitled to a premium refund. If so, we will send you the refund. The premium refund, if any, will be computed according to our manuals. However, making or offering to make the refund is not a condition of cancellation.
3. The effective date of cancellation stated in the notice shall become the end of the policy period.

TRANSFER OF YOUR INTEREST IN THIS POLICY

- A. Your rights and duties under this policy may not be assigned without our written consent. However, if a named insured shown in the Declarations dies, coverage will be provided for:
 1. The surviving spouse if resident in the same household at the time of death. Coverage applies to the spouse as if a named insured shown in the Declarations; and
 2. The legal representative of the deceased person as if a named insured shown in the Declarations. This applies only with respect to the representative's legal responsibility to maintain or use "your covered auto motorcycle" or "transport trailer".
- B. Coverage will only be provided until the end of the policy period.

TWO OR MORE AUTO POLICIES

If this policy and any other auto insurance policy issued to you by us apply to the same accident, the maximum limit of our liability under all the policies shall not exceed the highest applicable limit of liability under any one policy.

①
DECLARATIONS

Policy Number:		
Policy Period		12:01 A.M.
From	To	Standard Time

②

YOU AS NAMED INSURED AND YOUR ADDRESS

SERVICE PROVIDED BY:

Telephone:

Agency Code:

PREMIUM SUMMARY

We will insure you for the coverage for which a premium is shown. Detailed coverage descriptions and any limitations will be found in your policy.

TOTAL
PREMIUM

Vehicle Insurance

TOTAL ANNUAL PREMIUM

Additional Premium Resulting From This Change

Return Premium Resulting From This Change

Countersigned _____, _____ at _____ by _____

OPERATOR INFORMATION

Operator Name License Number State Birth Date

VEHICLE INSURANCE

MOTORCYCLE DESCRIPTION

Unit #1 Type Of Use: VIN: CC: Territory:
Garaging Location: Class: Estimated Annual Mileage: Rated Operator:
County:

MOTORCYCLE DESCRIPTION

Unit #1 Type Of Use: VIN: CC: Territory:
Garaging Location: Class: Estimated Annual Mileage: Rated Operator:
County:

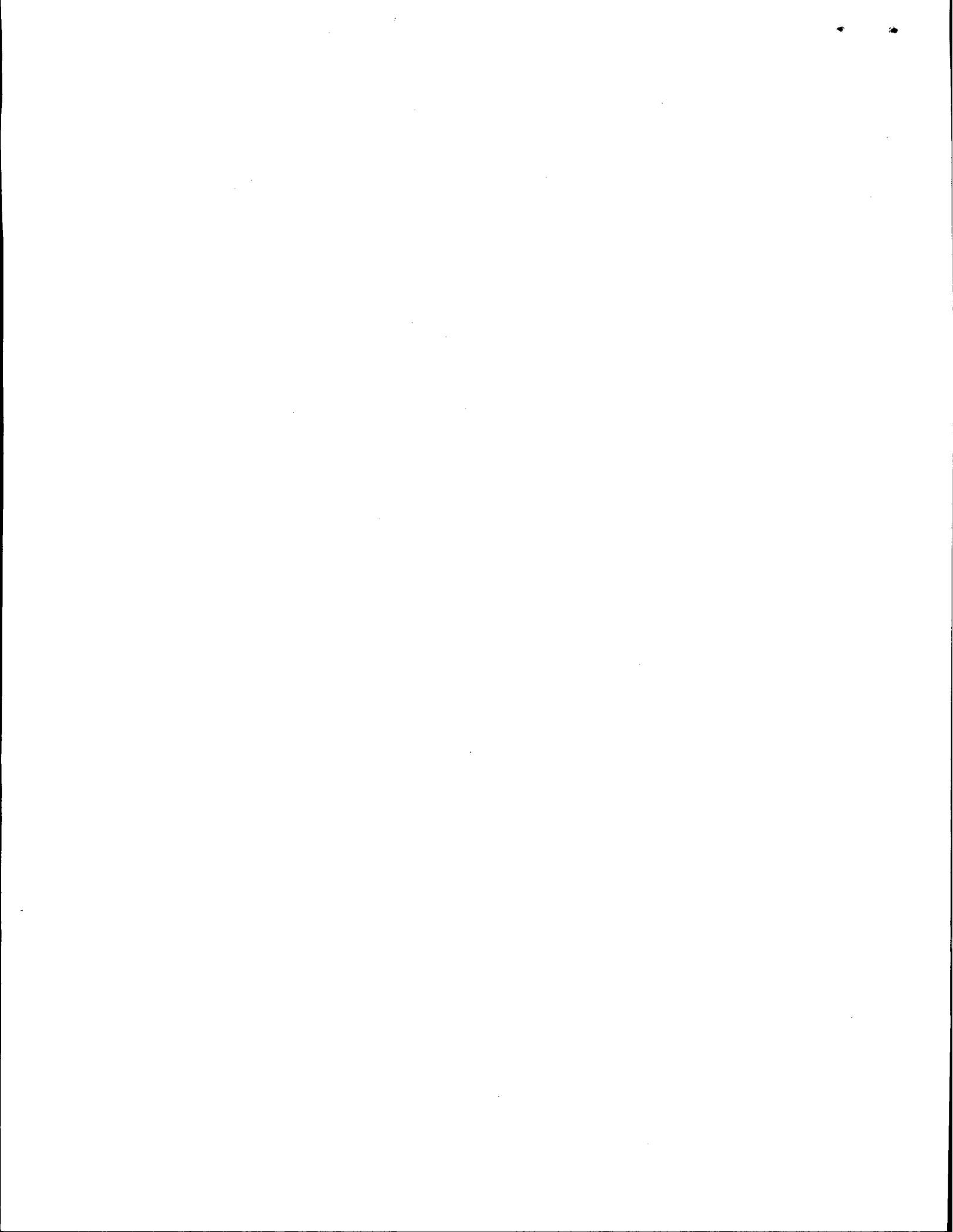
SNOWMOBILE DESCRIPTION

Unit #1 Type Of Use: VIN: CC: Territory:
Garaging Location: Class: Estimated Annual Mileage: Rated Operator:
County:

VEHICLE INSURANCE COVERAGES

LIMITS OF LIABILITY

PREMIUM Unit #1 PREMIUM Unit #2



OTHER AMOUNTS THAT APPLY TO YOUR VEHICLE INSURANCE

③

Annual Premium By Vehicle
Additional Premium By Vehicle
Return Premium By Vehicle

DISCOUNTS AND SURCHARGES

The following have been applied to your premium

UNIT #1

UNIT #2

Total Discounts
Total Surcharges

VEHICLE INSURANCE
ANNUAL PREMIUM

MINIMUM EARNED PREMIUM

Unit #1

LIENHOLDER

Unit #2

LOSS PAYEE

FORMS AND ENDORSEMENTS

All Unit's

④

Unit #1

Unit #2

SPECIAL INFORMATIONAL FORMS

⑤

PROCESSED:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIABILITY COVERAGE EXCLUSION ENDORSEMENT
PP0326 06/94

LIABILITY COVERAGE

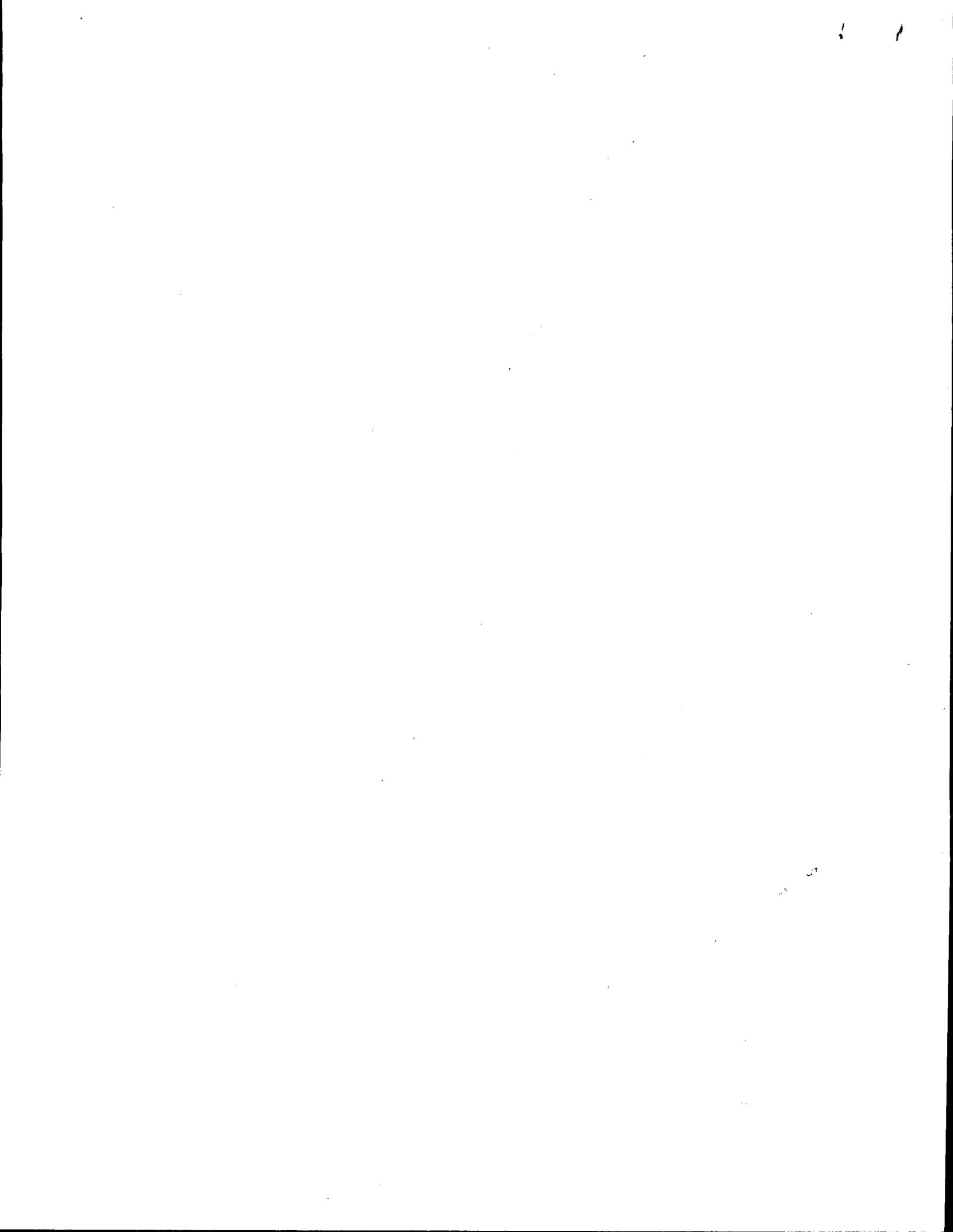
The following exclusion is added to Part A, Section A:

We do not provide Liability Coverage for any "insured" for "bodily injury" to you or any "family member."

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

PP0326 06/94

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNDERINSURED MOTORISTS COVERAGE - ARKANSAS

PP0434 10/07

SCHEDULE

Limit Of Liability	Premium		
	Auto 1	Auto 2	Auto 3
\$ each person			
\$ each accident	\$	\$	\$

INSURING AGREEMENT

A. We will pay compensatory damages which an "insured" is legally entitled to recover from the owner or operator of an "underinsured motor vehicle" because of "bodily injury":

1. Sustained by an "insured"; and
2. Caused by an accident.

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the "underinsured motor vehicle".

We will pay under this coverage only if 1. or 2. below applies:

1. The limits of liability under any bodily injury liability bonds or policies applicable to the "underinsured motor vehicle" have been exhausted by payment of judgments or settlements; or
2. A tentative settlement has been made between an "insured" and the insurer of the "underinsured motor vehicle" and we:
 - a. Have been given prompt written notice by certified mail, return receipt requested of such tentative settlement; and
 - b. Advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.

However, if the owner or operator of the "underinsured motor vehicle" is insured by us for liability coverage, this Provision (2.) shall not apply, and an "insured" may proceed with his or her claim for damages under this coverage anytime after settlement of that "insured's" claim for damages under the liability coverage applicable to the owner or operator of the "underinsured motor vehicle".

B. "Insured" as used in this endorsement means:

1. You or any "family member".
2. Any other person "occupying" "your covered auto".
3. Any person for damages that person is entitled to recover because of "bodily injury" to which this coverage applies sustained by a person described in 1. or 2. above.

C. "Underinsured motor vehicle" means a land motor vehicle or trailer of any type to which a bodily injury liability bond or policy applies at the time of the accident but the amount paid for "bodily injury" under that bond or policy to an "insured" is not enough to pay the full amount the "insured" is legally entitled to recover as damages.

However, "underinsured motor vehicle" does not include any vehicle or equipment:

1. To which a bodily injury liability bond or policy applies at the time of the accident but its limit for bodily injury liability is less than the minimum limit for bodily injury liability specified by the financial responsibility law of Arkansas.
2. Owned by or furnished or available for the regular use of you or any "family member".
3. Owned by any governmental unit or agency.
4. Operated on rails or crawler treads.
5. Designed mainly for use off public roads while not upon public roads.
6. While located for use as a residence or premises.
7. Owned or operated by a person qualifying as a self-insurer under any applicable motor vehicle law.
8. To which a bodily injury liability bond or policy applies at the time of the accident but the bonding or insuring company:
 - a. Denies coverage; or
 - b. Is or becomes insolvent.

EXCLUSIONS

A. We do not provide Underinsured Motorists Coverage for "bodily injury" sustained:

1. By an "insured" while "occupying", or when struck by, any motor vehicle owned by that "insured" which is not insured for this coverage under this policy. This includes a trailer of any type used with that vehicle.
2. By any "family member" while "occupying", or when struck by, any motor vehicle you own which is insured for this coverage on a primary basis under any other policy.

B. We do not provide Underinsured Motorists Coverage for "bodily injury" sustained by any "insured":

1. While "occupying" "your covered auto" when it is being used as a public or livery conveyance. This Exclusion **(B.1.)** does not apply to a share-the-expense car pool.
 2. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion **(B.2.)** does not apply to a "family member" using "your covered auto" which is owned by you.
- C. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any of the following or similar law:
1. Workers' compensation law; or
 2. Disability benefits law.
- D. We do not provide Underinsured Motorists Coverage for punitive or exemplary damages which are imposed to:
1. Punish a wrongdoer; and
 2. Deter others from similar conduct.

LIMIT OF LIABILITY

- A. The limit of liability shown in the Schedule or in the Declarations for each person for Underinsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one accident. Subject to this limit for each person, the limit of liability shown in the Schedule or in the Declarations for each accident for Underinsured Motorists Coverage is our maximum limit of liability for all damages for "bodily injury" resulting from any one accident.

This is the most we will pay regardless of the number of:

1. "Insureds";
 2. Claims made;
 3. Vehicles or premiums shown in the Declarations; or
 4. Vehicles involved in the accident.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A, Part B or Part C of this policy.
- C. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible.
- D. We will not pay for any element of loss if a person is entitled to receive payment for the same element of loss under any of the following or similar law:
1. Workers' compensation law; or
 2. Disability benefits law.

OTHER INSURANCE

If there is other applicable insurance available under one or more policies or provisions of coverage that is similar to the insurance provided by this endorsement:

1. Any recovery for damages under all such policies or provisions of coverage may equal but not exceed the highest applicable limit for any one vehicle under any insurance providing coverage on either a primary or excess basis.
2. Any insurance we provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", shall be excess over any collectible insurance providing such coverage on a primary basis.

However, we will provide primary insurance for a vehicle you do not own if:

- a. A duly licensed automobile dealer provides a vehicle to you or a "family member":
 - (1) For use as a temporary substitute while "your covered auto" is out of normal use because of its breakdown, repair or servicing; or
 - (2) To demonstrate the vehicle; or
 - b. The vehicle is rented or leased by you or a "family member" from a rental company for a period not more than 90 days.
3. If the coverage under this policy is provided:
- a. On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on a primary basis.
 - b. On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on an excess basis.

ARBITRATION

- A. If we and the "insured" do not agree:
1. Whether that "insured" is legally entitled to recover damages; or
 2. As to the amount of damages which are recoverable by that "insured";

from the owner or operator of an "underinsured motor vehicle", then the matter may be arbitrated. However, disputes concerning coverage under this endorsement may not be arbitrated.

Arbitration will take place only if both we and the "insured" agree, voluntarily, to have the matter arbitrated. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction.

- B. Any decision of the arbitrators will not be binding on either party.
- C. Each party will:
 - 1. Pay the expenses it incurs; and
 - 2. Bear the expenses of the third arbitrator equally.
- D. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to procedure and evidence will apply.

ADDITIONAL DUTIES

A person seeking coverage under this endorsement must also promptly:

- 1. Send us copies of the legal papers if a suit is brought; and
- 2. Notify us in writing by certified mail, return receipt requested of a tentative settlement between the "insured" and the insurer of the "underinsured motor vehicle" and allow us 30 days to advance payment to that "insured" in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such "underinsured motor vehicle".

However, if the owner or operator of the "underinsured motor vehicle" is insured by us for liability coverage, this Provision (2.) shall not apply, and an "insured" may proceed with his or her claim for damages under this coverage anytime after settlement of that "insured's" claim for damages under the liability coverage applicable to the owner or operator of the "underinsured motor vehicle".

Written notice of a tentative settlement must include:

- 1. Written documentation of monetary losses incurred, including copies of all medical bills;
- 2. Written authorization or a court order authorizing us to obtain medical reports from all employers and medical providers; and
- 3. Written confirmation from the insurer of the "underinsured motor vehicle" of the Liability Coverage limits of the owner or operator of the "underinsured motor vehicle".

The following section is added:

GENERAL PROVISIONS

The following is added to the **Our Right To Recover Payment** Provision in Part F with respect to Underinsured Motorists Coverage:

OUR RIGHT TO RECOVER PAYMENT

- 1. We shall be entitled to a recovery under Paragraph A. or B. only after the person has been fully compensated for damages.
- 2. Our rights do not apply under Paragraph A. if we:
 - a. Have been given prompt written notice by certified mail, return receipt requested of a tentative settlement between an "insured" and the insurer of an "underinsured motor vehicle"; and
 - b. Fail to advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.

If we advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification:

- a. That payment will be separate from any amount the "insured" is entitled to recover under the provisions of Underinsured Motorists Coverage; and
- b. We also have a right to recover the advanced payment.

However, no notice of a tentative settlement is required if the "underinsured motor vehicle" is insured by us for liability coverage.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNINSURED MOTORISTS COVERAGE - ARKANSAS

PP0495 10/07

Part C - Uninsured Motorists Coverage is replaced by the following:

SCHEDULE

Uninsured Motorists Coverage	Limit Of Liability	Premium		
		Auto 1	Auto 2	Auto 3
Bodily Injury And Property Damage	\$ each person \$ each accident \$ each accident	\$	\$	\$
Bodily Injury Only	\$ each person \$ each accident	\$	\$	\$

INSURING AGREEMENT

A. We will pay compensatory damages which an "insured" is legally entitled to recover from the owner or operator of an "uninsured motor vehicle" because of:

1. "Bodily injury" sustained by an "insured" and caused by an accident; and
2. "Property damage" caused by an accident if the Schedule or Declarations indicates that both bodily injury and property damage Uninsured Motorists Coverage applies.

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the "uninsured motor vehicle".

Any judgment for damages arising out of a suit brought without our written consent is not binding on us.

B. "Insured" as used in this endorsement means:

1. You or any "family member".
2. Any other person "occupying" "your covered auto".
3. Any person for damages that person is entitled to recover because of "bodily injury" to which this coverage applies sustained by a person described in 1. or 2. above.

C. "Property damage" as used in this endorsement means injury to or destruction of "your covered auto" (including its loss of use).

D. "Uninsured motor vehicle" means a land motor vehicle or trailer of any type:

1. To which no liability bond or policy applies at the time of the accident.
2. To which a liability bond or policy applies at the time of the accident. In this case its limit for liability must be less than the minimum limit for liability specified by the Arkansas Financial Responsibility Law.

3. Which is a hit-and-run vehicle whose operator or owner cannot be identified and which hits:

- a. You or any "family member";
- b. A vehicle which you or any "family member" are "occupying"; or
- c. "Your covered auto".

4. To which a liability bond or policy applies at the time of the accident but the bonding or insuring company:

- a. Denies coverage; or
- b. Is or becomes insolvent within one year of the date of the accident.

However, "uninsured motor vehicle" does not include any vehicle or equipment:

1. Owned by or furnished or available for the regular use of you or any "family member".
2. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer which is or becomes insolvent.
3. Owned by any governmental unit or agency.
4. Operated on rails or crawler treads.
5. Designated mainly for use off public roads while not on public roads.
6. While located for use as a residence or premises.

EXCLUSIONS

A. We do not provide Uninsured Motorists Coverage for "property damage" or "bodily injury" sustained:

1. By an "insured" while "occupying", or when struck by, any motor vehicle owned by that "insured" which is not insured for this coverage under this policy. This includes a trailer of any type used with that vehicle.

2. By any "family member" while "occupying", or when struck by, any motor vehicle you own which is insured for this coverage on a primary basis under any other policy.
- B.** We do not provide Uninsured Motorists Coverage for "property damage" or "bodily injury" sustained by any "insured":
1. If that "insured" or the legal representative settles the "bodily injury" or "property damage" claim and such settlement prejudices our right to recover payment.
 2. When "your covered auto" is being used as a public or livery conveyance. This Exclusion **(B.2.)** does not apply to a share-the-expense car pool.
 3. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion **(B.3.)** does not apply to a "family member" using "your covered auto" which is owned by you.
 4. For the first \$200 of the amount of "property damage" to "your covered auto". This Exclusion **(B.4.)** does not apply if:
 - a. We insure "your covered auto" for both collision and property damage Uninsured Motorists Coverage; and
 - b. The operator of the "uninsured motor vehicle" is positively identified and is solely at fault.
- C.** This coverage shall not apply directly or indirectly to benefit:
1. Any insurer or self-insurer under any of the following or similar law:
 - a. Workers' compensation law; or
 - b. Disability benefits law.
 2. Any insurer of property.
- D.** No payment will be made for loss paid or payable to the "insured" under Part **D** of the policy.
- E.** We do not provide Uninsured Motorists Coverage for punitive or exemplary damages which are imposed to:
1. Punish a wrongdoer; and
 2. Deter others from similar conduct.

LIMIT OF LIABILITY

- A.** The limit of Bodily Injury Liability shown in the Schedule or in the Declarations for each person for Uninsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one accident. Subject to this limit for each person, the limit of bodily injury liability shown in the Schedule or in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all damages for "bodily injury" resulting from any one accident. The limit of Property Damage Liability, if shown in the Schedule or in the Declarations for each accident for Uninsured Motorists Coverage, is our

maximum limit of liability for all "property damage" resulting from any one accident. This is the most we will pay regardless of the number of:

1. "Insureds";
 2. Claims made;
 3. Vehicles or premiums shown in the Schedule or in the Declarations; or
 4. Vehicles involved in the accident.
- B.** No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
1. Part **A** or Part **B** of this policy; or
 2. Any Underinsured Motorists Coverage provided by this policy.
- C.** We will not make duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible.
- D.** We will not pay for any element of loss if a person is entitled to receive payment for the same element of loss under any of the following or similar law:
1. Workers' compensation law; or
 2. Disability benefits law.

OTHER INSURANCE

If there is other applicable insurance available under one or more policies or provisions of coverage that is similar to the insurance provided by this endorsement:

1. Any recovery for damages under all such policies or provisions of coverage may equal but not exceed the highest applicable limit for any one vehicle under any insurance providing coverage on either a primary or excess basis.
2. Any insurance we provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", shall be excess over any collectible insurance providing such coverage on a primary basis.

However, we will provide primary insurance for a vehicle you do not own if:

- a.** A duly licensed automobile dealer provides a vehicle to you or a "family member":
- (1)** For use as a temporary substitute while "your covered auto" is out of normal use because of its breakdown, repair or servicing; or
 - (2)** To demonstrate the vehicle; or

- b. The vehicle is rented or leased by you or a "family member" from a rental company for a period not more than 90 days.
- 3. If the coverage under this policy is provided:
 - a. On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on a primary basis.
 - b. On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on an excess basis.

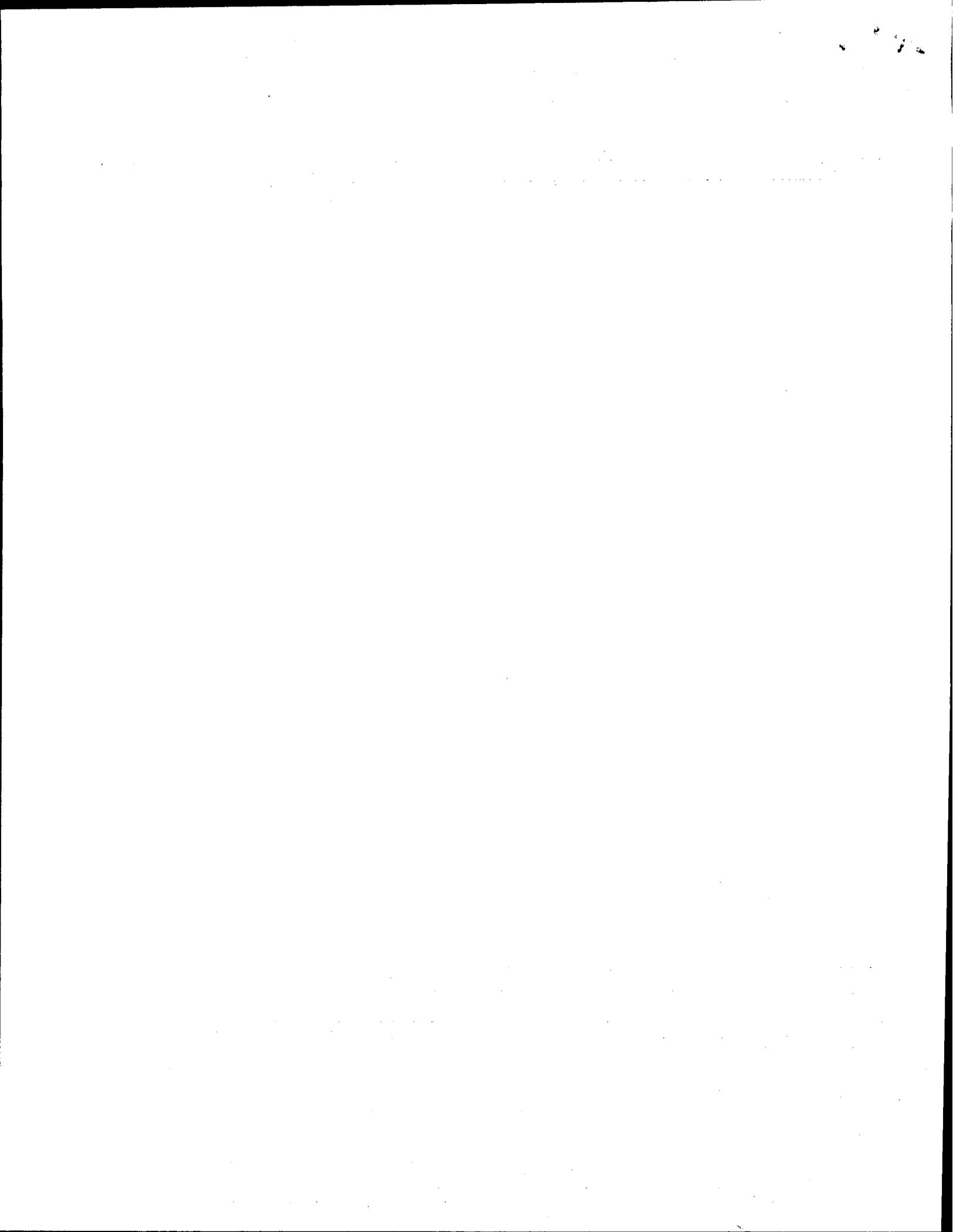
ARBITRATION

- A. If we and the "insured" do not agree:
 - 1. Whether that "insured" is legally entitled to recover damages; or
 - 2. As to the amount of damages which are recoverable by that "insured";from the owner or operator of an "uninsured motor vehicle", then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated.

Arbitration will take place only if both we and the "insured" agree, voluntarily, to have the matter arbitrated. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction.

- B. Any decision of the arbitrators will not be binding on either party.
- C. Each party will:
 - 1. Pay the expenses it incurs; and
 - 2. Bear the expenses of the third arbitrator equally.
- D. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to procedure and evidence will apply.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL INJURY PROTECTION COVERAGE - ARKANSAS

PP0582 10/07

With respect to coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

SCHEDULE

Benefits	Vehicle to Which Benefit Applies	Limit of Liability	Premium
<input type="checkbox"/> Medical Payments	Any "motor vehicle" which is registered or principally garaged in Arkansas and is: <input type="checkbox"/> Owned by the "named insured" and covered under Part A of this policy. <input type="checkbox"/> _____	\$_____ per person. \$_____ per "pedestrian" other than the "named insured" or any "family member".	\$_____
<input type="checkbox"/> Work Loss	Any "private passenger motor vehicle" which is registered or principally garaged in Arkansas and is: <input type="checkbox"/> Owned by the "named insured" and covered under Part A of this policy. <input type="checkbox"/> _____	70% of loss of gross income up to a maximum of \$140 per week for an income earner. Up to \$70 per week for a non-income earner.	\$_____
<input type="checkbox"/> Accidental Death	Any "private passenger motor vehicle" which is registered or principally garaged in Arkansas and is: <input type="checkbox"/> Owned by the "named insured" and covered under Part A of this policy. <input type="checkbox"/> _____	\$5,000 per person.	\$_____
Total Premium			\$_____

I. DEFINITIONS

The Definitions section is amended as follows:

A. The following definitions are replaced:

1. "Occupying" means:
 - a. In or upon;
 - b. Entering into; or
 - c. Alighting from.
2. With respect to medical payments, "your covered auto" means a "motor vehicle" shown in the Schedule or Declarations to which medical payments apply. This includes:
 - a. A "private passenger auto" not owned by the "named insured" while used as a temporary substitute for "your covered auto" which is out of normal use because of its:
 - (1) Breakdown;
 - (2) Repair;
 - (3) Servicing;
 - (4) Loss; or
 - (5) Destruction.
 - b. A trailer designed for use with a "private passenger auto" provided such trailer is not being used for business purposes with another type vehicle.

3. With respect to work loss and accidental death, "your covered auto" means a "private passenger motor vehicle" shown in the Schedule or Declarations to which work loss applies. This includes:

- a. A "private passenger auto" not owned by the "named insured" while used as a temporary substitute for "your covered auto" which is out of normal use because of its:
 - (1) Breakdown;
 - (2) Repair;
 - (3) Servicing;
 - (4) Loss; or
 - (5) Destruction.
- b. A trailer designed for use with a "private passenger auto" provided such trailer is not being used for business purposes with another type vehicle.

B. The following definitions are added:

1. "Motor vehicle" means a land motor vehicle, trailer or semitrailer. However, "motor vehicle" does not include a:

- a. Farm tractor or other equipment, designed for use mainly off public roads, while not upon public roads;
 - b. Vehicle operated upon rails or crawler treads; or
 - c. Vehicle located for use as a residence or premises.
2. "Named insured" means the person named in the Declarations.
3. "Pedestrian" means any person who is not "occupying" any vehicle other than a:
- a. Motorcycle; or
 - b. Vehicle operated by human or animal power.
4. "Private passenger auto" means a "motor vehicle" which is a:
- a. Private passenger;
 - b. Station wagon; or
 - c. Jeep type; automobile.
5. "Private passenger motor vehicle" means a "motor vehicle" which is a:
- a. "Private passenger auto".
 - b. Pickup or van not customarily used for:
 - (1) Occupational;
 - (2) Professional; or
 - (3) Business;
 purposes, other than farming or ranching.
 - c. Motorcycle.

However, "private passenger motor vehicle" does not include a "motor vehicle" used as a public or livery conveyance for passengers.

- C. "Insured" as used in this endorsement means:
- 1. The "named insured" or any "family member" who sustains "bodily injury" while:
 - a. "Occupying"; or
 - b. A "pedestrian" struck by; a "motor vehicle".
 - 2. Any other person who sustains "bodily injury":
 - a. While:
 - (1) "Occupying"; or
 - (2) A "pedestrian" struck by; "your covered auto".
 - b. While "occupying" a "motor vehicle" other than "your covered auto". The "bodily injury" must result from the:
 - (1) Use of such "motor vehicle" by the "named insured";

(2) Operation of such "motor vehicle" by the "named insured's" private chauffeur or domestic servant on behalf of the "named insured"; or

(3) Use of such "motor vehicle" by any "family member" if the "motor vehicle" is a "private passenger auto" or trailer.

However, this Provision (2.b.) does not apply to work loss or accidental death.

II. PERSONAL INJURY PROTECTION COVERAGE INSURING AGREEMENT

A. We will pay personal injury protection benefits to or for an "insured" who sustains "bodily injury". The "bodily injury" must:

- 1. Be caused by an accident; and
- 2. Arise out of the maintenance or use of a "motor vehicle" as a "motor vehicle".

We will only pay those benefits for which either the word included, or a specific premium, is shown in the Schedule or Declarations.

B. Subject to the limits shown in the Schedule or Declarations, personal injury protection benefits consist of the following:

1. Medical payments. All reasonable and necessary expenses incurred within 2 years from the date of the accident for:

- a. Medical, hospital, x-ray, professional nursing, dental, surgical, ambulance, prosthetic and funeral expenses; and
- b. Any non-medical remedial care and treatment rendered in accordance with a recognized religious method of healing.

Medical payments do not include expenses in excess of those required for a semi-private room, unless more intensive care is required.

2. Work loss.

- a. If an "insured" is an income earner, loss of income from work that "insured" would have performed had he not sustained "bodily injury".
- b. If an "insured" is a non-income earner, expenses reasonably incurred in obtaining ordinary and necessary services instead of those that "insured" would have performed, without income and for the benefit of himself or his family, had he not sustained "bodily injury".

Work loss applies only to the period beginning 8 days after the date of the accident and not exceeding 52 weeks. However, work loss does not include any loss or expense after the death of an "insured".

3. Accidental death. A death benefit paid if "bodily injury" resulting from the accident causes the death of an "insured" within 1 year from the date of the accident. The "bodily injury" must be the sole cause of death.

EXCLUSIONS

A. We will not provide Personal Injury Protection Coverage for "bodily injury":

1. Sustained by any "insured" while:
 - a. Operating "your covered auto" without the "named insured's" express or implied consent; or
 - b. Not in lawful possession of "your covered auto".
2. Due to:
 - a. War (declared or undeclared);
 - b. Civil war;
 - c. Insurrection;
 - d. Rebellion or revolution; or
 - e. Any act or condition incident to any of the above.

3. Resulting from the:

- a. Radioactive;
- b. Toxic;
- c. Explosive; or
- d. Other hazardous; properties of nuclear material.

B. We do not provide coverage for medical payments or work loss for "bodily injury" sustained by any "insured" to the extent that benefits are, in whole or in part, paid or payable under any of the following or similar law:

1. Workers' compensation law; or
2. Employer's disability law.

C. We do not provide coverage for work loss or accidental death sustained by:

1. The "named insured" while "occupying" any "private passenger motor vehicle" other than "your covered auto" which is:
 - a. Owned by; or
 - b. Furnished or available for the regular use of;
the "named insured".
2. Any "family member" while "occupying" any "private passenger motor vehicle", other than "your covered auto", which is:
 - a. Owned by; or

b. Furnished or available for the regular use of;

the "named insured" or that "family member".

3. Any "family member" entitled to similar coverage as a named insured under another policy which provides personal injury protection benefits equal to or greater than those required by the Arkansas statutes.

4. Any "insured", other than the "named insured" or any "family member", entitled to similar coverage as a named insured or family member under another policy which provides personal injury protection benefits equal to or greater than those required by the Arkansas statutes.

D. We will not provide coverage for medical payments for "bodily injury" sustained by:

1. The "named insured" while "occupying" any "motor vehicle", other than "your covered auto", which is:

a. Owned by; or

b. Furnished or available for the regular use of;

the "named insured".

2. Any "family member" while "occupying" any "motor vehicle", other than "your covered auto", which is:

a. Owned by; or

b. Furnished or available for the regular use of;

the "named insured" or that "family member".

3. Any "insured", other than the "named insured" or any "family member", while "occupying" any "motor vehicle" other than "your covered auto" which is:

a. Owned by; or

b. Furnished or available for the regular use of;

the "named insured" or any "family member".

4. Any "insured" while "occupying" "your covered auto" when it is being used as a public or livery conveyance unless such use is stated in the Declarations.

5. Any "insured", other than the "named insured" or any "family member", while "occupying" any "motor vehicle" other than "your covered auto" when it is being used as a public or livery conveyance.

6. Any "insured" other than the "named insured" or any "family member":

- a. While "occupying" any "motor vehicle", other than "your covered auto", while employed or otherwise engaged in the business or occupation of:

- (1) Selling;
 - (2) Repairing;
 - (3) Servicing;
 - (4) Storing; or
 - (5) Parking;
- "motor vehicles".

- b. Arising out of the maintenance or use of any "motor vehicle", other than "your covered auto" or a motorcycle, by that "insured" while employed or otherwise engaged in any business or occupation not described in 6.a. This exclusion (6.b.) does not apply to "bodily injury" resulting from the operation or occupancy of a:

- (1) "Private passenger auto"; or
- (2) Trailer used with such "private passenger auto" or "your covered auto";

by the "named insured" or his private chauffeur or domestic servant.

7. Any "insured" while "occupying" any "motor vehicle", other than "your covered auto", unless that "insured" has, or reasonably believes he has, the permission of the owner to use such "motor vehicle".

PAYMENT OF BENEFITS

We may pay medical payments or work loss to an "insured" or any person or organization rendering the services. Such payment shall reduce the amount payable under this coverage for "bodily injury" sustained by that "insured".

COORDINATION OF COVERAGE

Any coverage provided by this endorsement for medical payments will replace any coverage afforded under Part B of this policy with respect to "your covered auto" which is registered or principally garaged in Arkansas.

LIMIT OF LIABILITY

The limits of liability shown in the Schedule or Declarations for Personal Injury Protection Coverage are the most we will pay each "insured" injured in any one "motor vehicle" accident, regardless of the number of:

1. "Insureds";
2. Policies or bonds applicable;
3. Claims made; or
4. "Your covered autos".

OTHER INSURANCE

- A. Any insurance we provide for medical payments:

1. With respect to "bodily injury" sustained by any "family member", shall be excess over any other collectible insurance available to that "family member" as a named insured under another motor vehicle insurance policy providing direct benefits without regard to fault.
2. With respect to "bodily injury" sustained by an "insured", other than the "named insured" or any "family member", shall be excess over any other collectible similar insurance available to that "insured" as a named insured or family member under another motor vehicle insurance policy providing direct benefits without regard to fault.

- B. Except as provided in A. above, if there is other similar collectible insurance which provides coverage for medical payments, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits.

However, we will provide primary insurance for a "motor vehicle" you do not own if:

1. A duly licensed automobile dealer provides a "motor vehicle" to the "named insured" or a "family member":

- a. For use as a temporary substitute for any other "your covered auto" while it is out of normal use because of its:

- (1) Breakdown;
- (2) Repair; or
- (3) Servicing; or

- b. To demonstrate the "motor vehicle"; or

2. The "motor vehicle" is rented or leased by you or a "family member" from a rental company for a period not more than 90 days.

- C. No one shall be entitled to recover duplicate payments for medical payments for the same elements of loss.

- D. Any insurance we provide for work loss or accidental death shall be excess over any other collectible insurance available to:

1. An "insured", other than the "named insured" or any "family member", under another motor vehicle insurance policy. In this event, our maximum limit of liability will be the amount by which the applicable limit of liability shown in the Schedule or Declarations exceeds the applicable limits of liability of all other insurance.

2. The "named insured" or any "family member" under any other motor vehicle insurance policy. In this event:
 - a. The maximum recovery under all policies shall not exceed the highest limit of liability under any one policy.
 - b. We will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits.

However, we will provide primary insurance for a "motor vehicle" you do not own if:

1. A duly licensed automobile dealer provides a "motor vehicle" to the "named insured" or a "family member":
 - a. For use as a temporary substitute for any other "your covered auto" while it is out of normal use because of its:
 - (1) Breakdown;
 - (2) Repair; or
 - (3) Servicing; or
 - b. To demonstrate the "motor vehicle"; or
2. The "motor vehicle" is rented or leased by you or a "family member" from a rental company for a period not more than 90 days.

III. PART E - DUTIES AFTER AN ACCIDENT OR LOSS

Part E is amended as follows:

- A. Duties A. and B.3. are replaced by the following:
 - A. We must be promptly notified in writing of how, when and where the accident happened. Notice should include the names and addresses of any "insureds" and witnesses.
 - B. A person seeking Personal Injury Protection Coverage must:
 3. Submit, as often as we reasonably require, to physical and mental exams by physicians we select. We will pay for these exams.
- B. The following duties are added:

A person seeking Personal Injury Protection Coverage must:

 1. Give us written proof of claim, under oath if required. This proof of claim must include:
 - a. Complete details of the nature and extent of the injuries and treatment received and contemplated; and
 - b. Any other information which may assist us in determining the amount due and payable.

2. At our request, furnish us with a sworn statement of earnings for the "insured" since the date of the accident and for a reasonable time before the accident.
3. Promptly send us copies of:
 - a. The summons and complaint; or
 - b. Other process;
 served in connection with any legal action taken, to recover damages for "bodily injury", against a person or organization who is or may be legally liable.

IV. PART F - GENERAL PROVISIONS

Part F is amended as follows:

- A. The **Our Right To Recover Payment** provision is amended as follows:

OUR RIGHT TO RECOVER PAYMENT

1. This provision does not apply to accidental death.
2. Paragraph A. of the provision is replaced by the following:

If we make a payment under this coverage and the person to or for whom payment was made has a right to recover damages from another that person shall:

- a. Hold in trust for us such rights of recovery;
 - b. Do nothing after loss to prejudice them;
 - c. Do whatever is necessary to secure these rights; and
 - d. Execute and deliver to us any instruments and papers as may be appropriate to secure that person's and our rights.
3. The following is added to Paragraph B.:

We will have a lien against the proceeds of the recovery. We may give notice of the lien to:

 - a. The person or organization causing "bodily injury";
 - b. That person's agent or insurer; or
 - c. A court having jurisdiction in the matter.

- B. Paragraph B. of the **Policy Period And Territory** provision is replaced by the following:

POLICY PERIOD AND TERRITORY

- B. The policy territory is:
 1. The United States of America, its territories and possessions; or
 2. Canada.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

OPTIONAL EQUIPMENT
5116 09/00

PART D - Coverage for Damage to Your Motorcycle

A. The **INSURING AGREEMENT** is amended to include:

D. We will pay to the limit shown in the Declarations for direct and accidental loss to "optional equipment". The applicable deductible for "your covered motorcycle" will apply. We will pay for loss to "optional equipment" caused by:

1. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for that "motorcycle".

2. "Collision" only if the Declarations indicate that Collision Coverage is provided for that "motorcycle".

B. The **EXCLUSIONS** section is amended as follows:
Exclusion 11. does not apply.

5116 09/00

All other provisions of your policy apply.

ADDITIONAL INSURED - LESSOR
5162 10/00

Any liability and any required no-fault coverages afforded by this policy for "your leased motorcycle" also apply to the lessor named in the Declarations as an additional insured. This insurance is subject to the following additional provisions:

1. We will pay damages for which the lessor becomes legally responsible only if the damages arise out of acts or omissions of:

- (a) you or any "family member", or
- (b) any other person except the lessor or any employee or agent of the lessor using "your leased motorcycle".

2. "Your leased motorcycle" means:

- (a) a "motorcycle" shown in the Declarations or in this endorsement which you lease for a continuous period of at least six months under a written agreement which requires you to provide primary insurance for the lessor, and

(b) any substitute or replacement "motorcycle" furnished by the lessor named in the Declarations.

- 3. If we terminate this policy, notice will also be mailed to the lessor.
- 4. The lessor is not responsible for payment of premiums.
- 5. The designation of the lessor as an additional insured shall not operate to increase our limits of liability.

All other provisions of your policy apply.

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5162 10/00

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SINGLE LIABILITY LIMIT

5217 09/00

Paragraph A. of the **Limit Of Liability** Provision in Part A is replaced by the following:

LIMIT OF LIABILITY

The limit of liability shown in the Declarations for Liability Coverage is our maximum limit of liability for all damages resulting from any one "motorcycle" accident. This is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the "motorcycle" accident.

We will apply the limit of liability to provide any separate limits required by law for bodily injury and property damage liability. However, this Provision will not change our total limit of liability.

All other provisions of your policy apply.

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5217 09/00

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

JOINT OWNERSHIP COVERAGE

5237 09/00

I. DEFINITIONS

The **Definitions** Section is amended as follows:

A. For the purpose of the coverage provided by this endorsement, "you" and "your" refer to two or more:

1. Individuals, other than husband and wife, residing in the same household; or
2. "Non-resident relatives";
who jointly own a "motorcycle".

B. The following definition is added:

"Non-resident relatives" means two or more persons related by blood, marriage or adoption who reside in separate households. This includes a ward or foster child.

II. PART A - LIABILITY COVERAGE

The following exclusion is added to Part A:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle, other than "your covered motorcycle" by any:

1. "Non-resident relative"; or
2. "Family member" of a "non-resident relative".

All other provisions of your policy apply.

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5237 09/00

TRANSPORT TRAILER
5445 10/05

PART D - Coverage for Damage to Your Motorcycle

A. The **INSURING AGREEMENT** is amended to include:

E. We will pay to the limit shown in the Declarations for direct and accidental loss to the "transport trailer" you own described in this endorsement. A \$250 deductible will apply. If loss to your "transport trailer" and "your covered motorcycle" results from the same "collision" loss, only the

highest applicable deductible will apply. We will pay for loss to your "transport trailer" caused by:

1. Other than "collision".
2. "Collision".

B. The **EXCLUSIONS** section is amended as follows:
Exclusion 12. does not apply.

Description:

5445 10/05

All other provisions of your policy apply.

STOLEN VEHICLE RECOVERY SYSTEM

5659 09/06

PART D - Coverage for Damage to Your Motorcycle

INSURING AGREEMENT

The following is added:

C. We will waive up to \$500 of an applicable Other Than Collision deductible for loss to "your covered motorcycle" caused by theft or larceny if at the time of the loss the motorcycle was equipped with a stolen vehicle recovery system that was:

1. Purchased from an authorized motorcycle dealer;
2. Installed by a certified technician;
3. Registered in the system manufacturer's database;

4. Maintained in accordance with the system manufacturer's recommendations and requirements; and
5. Activated by silent radio signal sent by the system's manufacturer following your filing a stolen vehicle report with the police.

5659 09/06

All other provisions of your policy apply.

CLASSIC / CUSTOM MOTORCYCLE

5683 01/07

I. Definitions

Definition **H.** is replaced by the following:

- H.** "Motorcycle" means a two or three wheeled, self-propelled motor vehicle designed or licensed for use on public roads. "Motorcycle" includes "optional equipment".

II. PART D - Coverage for Damage to Your Motorcycle

The **EXCLUSIONS** section is amended as follows:

Exclusion 11. does not apply.

5683 01/07

All other provisions of your policy apply.

**REPLACEMENT COST
TOTAL LOSS SETTLEMENT
5758 08/05**

Part D - Coverage for Damage to Your Motorcycle

The **Limit of Liability** section is changed as follows:

LIMIT OF LIABILITY

LIMIT OF LIABILITY is changed for "total loss" as follows:

A "total loss" occurs when the cost of repairs to your "motorcycle" exceeds 80% of its actual cash value.

If your "motorcycle" is a "total loss" within the first 24 months following the date of purchase, and if you elect to replace it, we will replace your "motorcycle" with a new, comparably equipped "motorcycle" of the same make and class size, if possible, subject to the following conditions:

1. You purchased the "motorcycle", new, from an authorized dealer for that motorcycle manufacturer.
2. You insured the "motorcycle" with us within 30 days from the date of purchase through the date of loss with no lapse in coverage.
3. Neither the Manufacturers Suggested Retail Price (MSRP) nor your original purchase price was more than \$35,000.

The amount we pay will be the actual cost to replace the "motorcycle". But if the cost to replace the "motorcycle"

exceeds your original purchase price, we will not pay more than 110% of the original purchase price.

If there is a lien on the title to your "motorcycle" when it is a "total loss", any proceeds we pay to satisfy that lien will be deducted from the proceeds we pay toward purchase of the replacement "motorcycle".

If you elect not to replace your "motorcycle", our limit of liability for loss will be the lesser of the:

1. Actual cash value of your "motorcycle"; or
2. Amount necessary to repair or replace your "motorcycle".

Once you make an election and have been paid under the provisions of this endorsement, you may not change your election.

The changes to LIMIT OF LIABILITY made in this form apply only to "motorcycle(s)" shown in the Declarations.

5758 08/05

All other provisions of your policy apply.

AMENDMENT OF POLICY PROVISIONS - ARKANSAS

5873 10/07

I. Definitions

The **Definitions** Section is amended as follows:

A. With respect to uninsured and underinsured motorists coverage and personal injury protection coverage endorsements attached to the policy, the term "your covered auto" is replaced with "your covered motorcycle" and auto is replaced by motorcycle.

B. Throughout the policy, "minimum limits" refers to the following limits of liability as required by Arkansas law, to be provided under a policy of automobile liability insurance:

1. \$25,000 for each person, subject to \$50,000 for each accident, with respect to "bodily injury"; and
2. \$25,000 for each accident, with respect to "property damage".

C. Definition **I.2.** is replaced by the following:

2. Coverage for a "newly acquired motorcycle" is provided as described below. If you ask us to insure a "newly acquired motorcycle" after a specified time period described below has elapsed, any coverage we provide for a "newly acquired motorcycle" will begin at the time you request the coverage.

a. For any coverage provided in this policy except Coverage for Damage, to Your Motorcycle, a "newly acquired motorcycle" will have the broadest coverage we now provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to a "newly acquired motorcycle" which is in addition to any vehicle shown in the Declarations, you must ask us to insure it within 20 days after you become the owner.

If a "newly acquired motorcycle" replaces a vehicle shown in the Declarations, coverage is provided for this vehicle without your having to ask us to insure it.

b. Collision Coverage for a "newly acquired motorcycle" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:

- (1) 20 days after you become the owner if the Declarations indicate that Collision Coverage applies to at least one "motorcycle". In this case, the

"newly acquired motorcycle" will have the broadest coverage we now provide for any "motorcycle" shown in the Declarations.

- (2) Four days after you become the owner if the Declarations do not indicate that Collision Coverage applies to at least one "motorcycle". If you comply with the 4 day requirement and a loss occurred before you asked us to insure the "newly acquired motorcycle", a Collision deductible of \$500 will apply.

c. Other Than Collision Coverage for a "newly acquired motorcycle" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:

- (1) 20 days after you become the owner if the Declarations indicate that Other Than Collision Coverage applies to at least one "motorcycle". In this case, the "newly acquired motorcycle" will have the broadest coverage we now provide for any "motorcycle" shown in the Declarations.

- (2) Four days after you become the owner if the Declarations do not indicate that Other Than Collision Coverage applies to at least one "motorcycle". If you comply with the 4 day requirement and a loss occurred before you asked us to insure the "newly acquired motorcycle", an Other Than Collision deductible of \$500 will apply.

II. PART A - Liability Coverage

Part A is amended as follows:

The **Other Insurance** Provision is replaced by the following:

OTHER INSURANCE

If there is other applicable liability insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of

5. If continuation of the policy could place us in violation of the insurance laws of your state.

If we decide not to renew or continue this policy, we will mail notice to the named insured shown in the Declarations at the address shown in this policy. Notice will be mailed at least 30 days before the end of the policy period. Subject to this notice requirement, if the policy period is:

1. Less than one year, we will have the right not to renew or continue this policy at the end of the policy period.
2. 1 year or longer, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

Automatic Termination

If we offer to renew or continue and you or your representative do not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

If you obtain other insurance on "your covered motorcycle" or "transport trailer", any similar insurance provided by this policy will terminate as to that "motorcycle" or "transport trailer" on the effective date of the other insurance.

Other Termination Provisions

1. We may deliver any notice instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this policy is cancelled, you may be entitled to a premium refund. If so, we will send you the refund. If we cancel, we will refund you the pro rata unearned premium. If you cancel, we will refund you 90% of the pro rata unearned premium.

However, we will refund you the full pro rata unearned premium if:

- a. You cancel this policy because:

- (1) You have disposed of "your covered motorcycle", and you insure another "motorcycle" with us under a new policy, to become effective within 30 days of the effective date of cancellation of this policy; or
- (2) "Your covered motorcycle" has been repossessed under the terms of a financing agreement; or
- (3) You are entering the armed forces of the United States of America; or
- (4) "Your covered motorcycle" or your "transport trailer" was stolen or destroyed, and you request cancellation:

- (a) Within 30 days following the date "your covered motorcycle" or your "transport trailer" was stolen or destroyed; or

- (b) Within 15 days of the time we determined "your covered motorcycle" or your "transport trailer" was destroyed, or if stolen, to be unrecoverable.

- b. You cancel this policy but there remains in force with us a policy in your name insuring another "motorcycle".
- c. This policy is written for a term of greater than one year and you cancel the policy after it has been in effect for one year.

Making or offering to make the refund is not a condition of cancellation.

3. The effective date of cancellation stated in the notice shall become the end of the policy period.

All other provisions of your policy apply.

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TOWING, ROADSIDE ASSISTANCE, AND TRIP INTERRUPTION

5932 01/06

TOWING AND ROADSIDE ASSISTANCE COVERAGE

If "your covered motorcycle", "trailer", or "transport trailer" breaks down, towing and roadside assistance coverage provides you with a toll-free phone number that you may use 24 hours a day, 365 days a year, in all 50 states and Canada. Just call the toll-free phone number, explain your problem and a towing/repair service will get you back on the road again or to a qualified service facility where repairs can be made.

If you request towing or roadside assistance through the toll-free number, all costs for the covered service, up to the limit in the Declarations, will be billed to us by the towing or service facility which assisted you.

If you do not request towing or roadside service assistance through the toll-free number, but arrange towing and roadside assistance yourself, we will provide you with towing and roadside assistance coverage as defined. In this instance, you must pay the service bills at the time service is provided and then submit receipts to us for reimbursement.

We will pay for all reasonable and necessary cost incurred for each breakdown. We will pay for:

towing to the nearest qualified service facility where repairs can be made during regular service hours if it will not run;

labor performed at the place of disablement, including such things as battery boost, gas, oil, fluid, or water (we will not pay for the batteries, gas, oil, fluid, or water); and

services performed by a professional locksmith.

TRIP INTERRUPTION COVERAGE

If "your covered motorcycle" is disabled and cannot be moved under its own power because of a "collision" loss we pay for in PART D - Coverage for Damage to Your Motorcycle, while more than 100 miles from your home, we will pay up to \$500 per occurrence for lodging, meals, and transportation costs incurred for each loss. We will pay:

up to \$100 per day for lodging;

up to \$50 per day for meals; and

up to \$50 per day for transportation

for a maximum of four (4) days from the time of loss.

5932 01/06

All other provisions of your policy apply.

ADDITIONAL INSURED - TRUST
5994 01/06

I. Definitions

The following is added to Paragraph C. of the **Definitions** Section:

For purposes of this policy, a "motorcycle" shall be deemed to be owned by the named insured if titled in the name of the trust shown in the Declarations as an additional insured.

II. PART A - Liability Coverage

INSURING AGREEMENT

B.3. also means, for "your covered motorcycle", the trust shown in the Declarations as an additional

insured, but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.

All other provisions of your policy apply.

5994 01/06

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ADDITIONAL INSURED - TITLEHOLDER
5997 01/06

I. Definitions

The following is added to Paragraph C. of the **Definitions** Section:

For purposes of this policy, a "motorcycle" shall be deemed to be owned by the named insured if titled in the name of the business organization shown in the Declarations as an additional insured.

II. PART A - Liability Coverage

INSURING AGREEMENT

B.3. also means, for "your covered motorcycle", the business organization shown in the Declarations as

an additional insured, but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.

All other provisions of your policy apply.

5997 01/06

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ARKANSAS NOTICE

6386 02/02

This endorsement modifies insurance provided under the following:

**Motorcycle Insurance Policy PART D - Coverage
For Damage To Your Motorcycle**

The following statement is added to the policy:

IN THE REPAIR OF YOUR COVERED "MOTORCYCLE"
UNDER THE PHYSICAL DAMAGE COVERAGE PROVISIONS
OF THIS POLICY, WE MAY REQUIRE OR SPECIFY THE USE

OF "MOTORCYCLE" PARTS NOT MADE BY THE ORIGINAL
MANUFACTURER. THESE PARTS ARE REQUIRED TO BE AT
LEAST EQUAL IN TERMS OF FIT, QUALITY, PERFORMANCE,
AND WARRANTY TO THE ORIGINAL MANUFACTURER
PARTS THEY REPLACE.

All other provisions of your policy apply.

6386 02/02

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DECLARATIONS

Policy Number:		
Policy Period		12:01 A.M. Standard Time
From	To	

YOU AS NAMED INSURED AND YOUR ADDRESS

SERVICE PROVIDED BY:

Telephone:

Agency Code:

PREMIUM SUMMARY

We will insure you for the coverage for which a premium is shown. Detailed coverage descriptions and any limitations will be found in your policy.

TOTAL
PREMIUM

Vehicle Insurance

TOTAL ANNUAL PREMIUM

Additional Premium Resulting From This Change
Return Premium Resulting From This Change

Countersigned _____ at _____ by _____

OPERATOR INFORMATION

Operator Name License Number State Birth Date

VEHICLE INSURANCE

MOTORCYCLE DESCRIPTION

Unit #1	Type Of Use:	Class:	VIN:	Estimated Annual Mileage:	CC:	Territory:
	Garaging Location:			County:		Rated Operator:

MOTORCYCLE DESCRIPTION

Unit #1	Type Of Use:	Class:	VIN:	Estimated Annual Mileage:	CC:	Territory:
	Garaging Location:			County:		Rated Operator:

SNOWMOBILE DESCRIPTION

Unit #1	Type Of Use:	Class:	VIN:	Estimated Annual Mileage:	CC:	Territory:
	Garaging Location:			County:		Rated Operator:

VEHICLE INSURANCE COVERAGES

LIMITS OF LIABILITY

PREMIUM Unit #1 PREMIUM Unit #2

OTHER AMOUNTS THAT APPLY TO YOUR VEHICLE INSURANCE

Annual Premium By Vehicle _____
Additional Premium By Vehicle _____
Return Premium By Vehicle _____

DISCOUNTS AND SURCHARGES

The following have been applied to your premium

UNIT #1

UNIT #2

Total Discounts
Total Surcharges

**VEHICLE INSURANCE
ANNUAL PREMIUM**

MINIMUM EARNED PREMIUM

Unit #1

LIENHOLDER

Unit #2

LOSS PAYEE

FORMS AND ENDORSEMENTS

All Unit's

Unit #1

Unit #2

SPECIAL INFORMATIONAL FORMS

PROCESSED:

