THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL PROTECTIVE EQUIPMENT – C.A.E. No. 2
ALBERTA ONLY

In consideration for the premium charged:

Definitions:

"**Personal Protective Equipment**" means the personal property belonging to the Insured and usual to the use of the motorcycle, used for the express purpose of reducing injury to the driver/operator and passenger. Personal Protective Equipment includes, but is not restricted to: helmets, goggles, gloves, jacket, pants, (leather or padded), rain suits, reflective vests and boots and items of a similar nature.

"**Motorcycle**" means a self-propelled vehicle having a seat or saddle for the driver and designed to travel on not more than three wheels in contact with the ground and includes mopeds, scooters, off-road and dual purpose vehicles.

"**Replacement Cost**" means the cost, on the date of the loss or damage, of the lower of:

(1) repairing the property with materials of a similar kind and quality; or
(2) new articles of similar kind, quality and usefulness;

without any deduction for depreciation.

"We" will pay on the basis of replacement cost only if the property lost or damaged is repaired or replaced as soon as reasonably possible. Otherwise, "we" will pay on the basis of actual cash value.

"You" may choose to settle a loss to property eligible for replacement cost on accessories coverage on an actual cash value initially. "You" may still make an additional claim for the difference between actual cash value and replacement cost basis provided such claim is made within 180 days after the date of loss or damage.

"Actual Cash Value" will take into account such things as the cost of replacement less any depreciation, and in determining depreciation, "we" will consider the condition immediately before the damage, the resale value and the normal life expectancy.

In consideration of the premium charged but only with respect to Section A.1 – Direct Compensation for Property Damage or to the subsection(s) of Section C – Loss of or Damage to Insured Automobile of the Policy for which indemnity is provided, in the event of loss the Insurer agrees that the indemnity under Section A.1 or the subsection(s) of Section C has been modified to include:

Direct and accidental loss of or damage to "personal protective equipment" worn by the driver/operator and passenger that is usual to a motorcycle. This loss or damage must result from a peril set out below for which indemnity is provided.

Deductible: In the event of a loss, the deductible and deductible clause provided for in Section A.1 and the subsection(s) of Section C will apply according to the fault-determination and responding coverage.

You agree that we will not pay more than the “replacement cost” at the time the loss or damage occurs or the limit as stated on the Declarations page, whichever is less, for loss of or damage to the personal protective equipment of the driver/operator and passenger under Section A. 1 or the subsection(s) of Section C as stated above.

If more than one motorcycle is insured under this Policy, this endorsement shall apply to all motorcycles in the schedule of automobiles (motorcycles) forming part of this Policy.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions, and exclusions of the Policy shall have full force and effect.

APPROVED FORM – ALBERTA SUPERINTENDENT OF INSURANCE