

NEVADA CHANGES

The terms of the Cycle Form apply except as changed by this **endorsement**.

A. Part I - Liability Coverage

1. Section A. Definitions

The definition of **insured person** is deleted and replaced as follows:

1. **Insured person** means:

- a. **you** or a **relative** for the ownership, maintenance, or use of:
 - (1) **your insured cycle**;
 - (2) a **cycle**; or
 - (3) a **trailer**.
- b. any person, other than a **relative**, while using **your insured cycle** with **your** express or implied permission.
- c. any other person or organization, but only for legal liability for acts or omissions of:
 - (1) any person covered under this Part while using **your insured cycle**.
 - (2) **you** or any **relative** covered under this Part while using any **cycle** or **trailer** other than **your insured cycle**. This other **cycle** or **trailer** must not be owned or hired by that person or organization.

2. Section D. Exclusions

a. Exclusion 1. is deleted and replaced as follows:

1. **bodily injury** or **property damage** that occurs while:
 - a. operating a vehicle;
 - b. **occupying your insured cycle**; or
 - c. **occupying** a vehicle being operated by **you** or a **relative**;when the vehicle is available for hire or being used to carry persons for any compensation. This exclusion does not apply to shared-expense ride pools or the charitable carrying of persons.

b. Exclusion 2. is deleted and replaced as follows:

2. **bodily injury** or **property damage** caused by an intentional act of any **insured person** even if the actual injury or damage is different than that which was expected, intended or could have been anticipated.

3. Section E. Limits Of Liability

Paragraphs 2., 3., and 4. are deleted and replaced as follows:

2. *THE MAXIMUMS STATED IN E.1. ARE THE MOST **WE** WILL PAY FOR ANY ONE OCCURRENCE REGARDLESS OF THE NUMBER OF:*

- a. *VEHICLES COVERED BY THIS POLICY;*
- b. *PREMIUMS PAID;*
- c. **INSURED PERSONS;**
- d. *CLAIMS MADE;*
- e. *CLAIMANTS;*
- f. *VEHICLES INVOLVED IN THE ACCIDENT; OR*
- g. *POLICIES INVOLVED.*

3. *SUBJECT TO E.2., THE LIMITS OF LIABILITY SHOWN IN THE **DECLARATIONS** FOR A VEHICLE MAY NOT BE ADDED, COMBINED, OR STACKED WITH THE LIMITS OF LIABILITY SHOWN IN THE **DECLARATIONS** FOR ANY OTHER VEHICLE TO DETERMINE THE MAXIMUM LIMITS OF LIABILITY AVAILABLE FOR EACH PERSON OR FOR EACH OCCURRENCE NO MATTER HOW THE PREMIUM IS DISPLAYED.*

4. *SUBJECT TO E.1., E.2., AND E.3., WHEN **YOU** OR A **RELATIVE** ARE NOT USING **YOUR INSURED CYCLE**, AND THERE IS LIABILITY COVERAGE FOR A LOSS COVERED BY THIS PART UNDER MORE THAN ONE POLICY ISSUED TO **YOU** BY ONE OR MORE MEMBERS OF THE **AMERICAN FAMILY INSURANCE GROUP**, THE AMOUNT THAT WILL BE PAID FOR DAMAGES ARISING FROM SUCH LOSS WILL NOT EXCEED THE SINGLE HIGHEST LIMIT OF LIABILITY OF ANY ONE OF THESE POLICIES.*

4. Section F. Other Insurance is deleted and replaced as follows:

F. Other Insurance

1. *IF THERE IS OTHER LIABILITY INSURANCE FOR **YOUR INSURED CYCLE** FOR A LOSS COVERED BY THIS PART I - LIABILITY COVERAGE, **WE** WILL PAY **OUR** SHARE ACCORDING TO THIS POLICY'S PROPORTION OF THE TOTAL OF ALL LIABILITY LIMITS. HOWEVER, ANY INSURANCE PROVIDED UNDER THIS PART FOR A VEHICLE **YOU** DO NOT OWN IS EXCESS OVER ANY OTHER COLLECTIBLE LIABILITY INSURANCE. But, **we** will provide primary coverage for a **temporary substitute vehicle** owned by a business engaged in selling, repairing, servicing, delivering, testing, road testing, parking or storing motor vehicles while **your insured cycle** is*

being repaired or serviced by that business.

2. *IF THERE IS OTHER LIABILITY INSURANCE FOR A LOSS COVERED BY THIS PART AND AN **INSURED PERSON**, OTHER THAN **YOU** OR A **RELATIVE**, WAS OPERATING **YOUR INSURED CYCLE** AT THE TIME OF THE LOSS, ANY INSURANCE PROVIDED UNDER THIS PART IS EXCESS OVER ANY OTHER COLLECTIBLE INSURANCE FOR THAT LOSS.*

B. Part II - Cycle Damage Coverage

Section E. Other Insurance is deleted and replaced as follows:

E. Other Insurance

If there is other insurance that applies to a **loss** covered by this part, **we** will pay **our** share according to **our** proportion of the total of all such limits. But any insurance provided under this part for a vehicle **you** do not own is excess over any other collectible insurance for that **loss**. But, **we** will provide primary coverage for a **temporary substitute vehicle** owned by a business engaged in selling, repairing, servicing, delivering, testing, road testing, parking or storing motor vehicles while **your insured cycle** is being repaired or serviced by that business.

All other terms remain unchanged.

SPECIMEN