

**Conditionally Approved Endorsement (CAE) # 9
Recreational Vehicle Accessory and Upgrade Endorsement
For use in Alberta, Yukon, Northwest Territories and Nunavut**

In this Endorsement, recreational vehicle refers to a motorcycle, snow vehicle, or all terrain vehicle.

In consideration of the premium charged, the Insurer agrees to indemnify the Insured for loss or damage to recreational vehicle gear & accessories which may include helmets, goggles, gloves, boots, jackets, pants, chaps, vests, rain gear, snow suits, back protectors, protective and safety accessories, rain suits, gear bags, saddle or luggage bags, chrome, paint or other customized modification which is specific and unique in the use and operation of a recreational vehicle for the perils insured against under Section C of the policy.

If more than one vehicle is insured under this policy, this endorsement shall apply only to the vehicle(s) that this endorsement is attached.

The insurer shall not be liable for amounts in excess of the limit shown on the **Certificate of Insurance** for the vehicle for which this Endorsement is attached.

The insurer will pay the cost of repairs or replacement (whichever is less) without deduction for depreciation, if you repair or replace the damaged or destroyed property, within 2 years after the date of loss or damage.

Deductible: The Insurer is responsible only for the amount by which loss or damage caused by an insured peril exceeds **\$250 deductible** in any one occurrence. If however, there is also a claim for loss of or damage to the vehicle under Section C arising from the same occurrence, only one deductible, the largest, will apply to the entire claim.

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