



# MOTORCYCLE / ATV



Underwriting  
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## ADDITIONAL COVERAGES (MAY VARY BY STATE)

**Travel Loss Reimbursement (TLR).** If more than 100 miles from garaging address, benefits include Trip interruption (\$300) and Towing and Emergency Road Service (\$300 per occurrence). Available only when Comprehensive and Collision coverages are both purchased. Not available for Off-Road units.

**Replacement Cost.** Eligible units are rated as new or current model year. Replacement Cost pays difference between ACV and Replacement Cost after a loss or theft. To be eligible, units must be 2 model years or newer (new business) or 3 model years or newer (renewal business). This coverage is not available on Moped, Scooter or Off-Road units.

**Accessories.** Comprehensive Coverage is required. Accessories are items that were not originally included by the manufacturer as identified by the VIN. \$3,000 of coverage is automatically included for street-driven units and \$1,000 of coverage is included for Off-Road units. Coverage available up to a maximum limit of \$15,000.

## UNIT CLASSIFICATION

Each unit will be properly placed in the appropriate rating class and sub-class based upon the year, make, model, and VIN.

## CLASSES

- A (Standard units with relatively low repair costs)
- B (Units with higher repair costs due to accessories or value)
- C (Units with substantially increased value or repair costs)
- D (All Off-Road)

## SUB-CLASSES

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|-------------------|-------------------------|----------------------|
| AS (ATV-Sport)    | LP (Limited Production) | ST (Sport-Touring)   |
| AT (ATV-Standard) | MP (Moped)              | SU (Super-Sport)     |
| CR (Cruiser)      | SC (Scooter)            | TR (Touring)         |
| DB (Dirt Bike)    | SD (Standard)           | UL (Utility-Vehicle) |
| DP (Dual Purpose) | SP (Street-Performance) | AO (All Other)       |

## CLASS ELIGIBILITY REQUIREMENTS

- Units with three wheels are not eligible. All AT and AS units must have at least 4 wheels. All UL units must have 4, 6 or 8 wheels.
- Units must be used for off-road purposes only. Do not bind any unit that is used on public streets (i.e. any street designated primarily for automobiles).

## LATE & NON-PAYMENT

Up to a 7-day grace period is provided to continue coverage without a lapse. (Note: amount due must be paid in full and a No-Loss Statement will be required). If payment is received after the 7<sup>th</sup> day, the agent must submit a new application, any UM/UIM selection/rejection form and any applicable PIP or Medical Payments selection/rejection form. After these items have been submitted, a new policy number will be assigned.

## DISCOUNTS (MAY VARY BY STATE)

With the exception of the Multi-Unit and Loss Free-Renewal discounts, adequate documentation must be sent with application for eligibility. All discounts, except Loss Free Renewal, are subject to a 30% cap.

- **5 - 10% Transfer.** Previous coverage must have been maintained with a different carrier for a continuous year prior to the effective date of the policy. If there has been no lapse in coverage, the 10% discount will apply. If a lapse of 1-30 days applies, the 5% discount will be used. Discount will be removed at first renewal.
- **15% Homeowner.** Applies when insured owns a home (including mobile homes) or condominium.
- **10% Motorcycle Driver Training.** Must renew every 3 years. Court ordered courses do not apply. Not available on Class D units.
- **10% Multi-Unit.** Multiple units insured under the same policy.
- **10 - 15% Loss-Free Renewal.** Discount applies to 12-month policies only. 10% applied at first renewal and 15% at second and subsequent renewals. If combined paid losses are:
  - >\$300 (no discount applied): No discount will be applied at renewal.
  - >\$300 (w/10% discount applied): No discount applied at renewal.
  - >\$300 (w/15% discount applied): 10% discount applied at renewal.

## SURCHARGES (MAY VARY BY STATE)

- **25% Unverifiable MVR.** Applies to any operator whose MVR is not verifiable. AMIG will apply surcharge during underwriting, after risk has been bound and remove once verified.
- **225% Ineligible Unit.** Applied to any ineligible unit according to our guidelines.
- **50% Trike.** Applied to any unit that has been converted from a two-wheeled motorcycle to a Trike or was originally manufactured as a Trike.
- **Driving Record Surcharge.** Points and surcharges based on type of violation. The Underwriting Guidelines provide a list of violations and surcharges.

## OTHER INFORMATION

- Limit of 3 units per policy (1 unit per policy in Montana)
- Trailer and sidecars are considered accessories.
- Endorsements are calculated by processing date of endorsement and divided into payment plan on policy. If policy is paid in full, endorsement must be paid in full.
- No SR-22 Filings.
- We will be using Insurance Score for rating purposes only. Insurance Score will not be used to underwrite against an applicant or insured.
- Adverse action letters are available to print in modernLINK®.

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<b>Driving Record Surcharges</b>	<ul style="list-style-type: none"> <li>✓ Minor Violation, 1 point each</li> <li>✓ Intermediate Violation, 2 points each</li> <li>✓ At-Fault Accident, 3 points each</li> <li>✓ Major Violation, 5 points each</li> </ul>	<ul style="list-style-type: none"> <li>✓ 1 point = 15% surcharge</li> <li>✓ 2 points = 40% surcharge</li> <li>✓ 3 points = 75% surcharge</li> <li>✓ 4 points = 80% surcharge</li> <li>✓ 5 points = 95% surcharge</li> </ul>	<ul style="list-style-type: none"> <li>✓ 6-7 point = 100% surcharge</li> <li>✓ 8 points = 150% surcharge</li> <li>✓ 9 points = 200% surcharge</li> <li>✓ 10 points = 250% surcharge</li> <li>✓ 11+ points are ineligible</li> </ul>
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<b>General Requirements</b>	<ul style="list-style-type: none"> <li>✓ No more than 10 total Driving Record points.</li> </ul>	<ul style="list-style-type: none"> <li>✓ No more than 3 auto or motorcycle-related losses of any type regardless of fault.</li> </ul>	<ul style="list-style-type: none"> <li>✓ No felony violations in the last 10 years.</li> </ul>
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## DISCOUNTS (MAY VARY BY STATE)

Discount Percent/Type	Requirements/Additional Information
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10% Motorcycle Driver Training	Must renew every 3 years. Court ordered courses do not apply. Not available on Class D units.
10% Multi-Unit	Multiple units insured under the same policy.
15% Homeowner	This discount will apply when an insured owns a home, condominium or mobile home.
10-15% Loss-Free Renewal	Discount applies to 12-month policies only. 10% applied at first renewal and 15% at second and subsequent renewals. Please refer to the Underwriting Guidelines for additional information.

## SURCHARGES (MAY VARY BY STATE)

Surcharge Percent/Type	Requirements/Additional Information
25% Unverifiable MVR	Applies to any operator whose MVR is not verifiable. AMIG will apply surcharge during underwriting, after risk has been bound and remove once verified.
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50% Trike	Applied to any unit that has been converted from a two-wheeled motorcycle to a Trike or was originally manufactured as a Trike.
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Payment Plans	1-Pay	2-Pay	4-Pay	EFT*
<u>Requirements</u>	Paid in full. No service fee.	50% down with 1 installment. Installment (due at 60 days) must include service fee	25% down with 3 installments. Installments (due at 60, 120 and 180 days) must include service fee.	2 months down with 10 installments. No service fee.
Premium: <= \$200 (available in TX and AZ Only)	Available	N/A	N/A	Available
Premium: \$201-\$400 (available in TX and AZ Only)	Available	Available	N/A	Available
Premium > \$400	Available	Available	Available	Available
<u>Payment Methods</u>	Credit Cards, Checks and one-time EFT are all acceptable payment methods.*Form 00220-08-G needs to be attached to the application for this option.			