



SNOWMOBILE (MI)



Arlington/Roe & Co.

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UNIT DEFINITION

Snowmobile- A motorized device that is designed for use mainly off public roads on snow or ice, has ski-like runners in front, is propelled by means of a revolving track, has completely open-air driver's seating, and has a motorcycle handgrip steering device.

COVERAGE OPTIONS MAY VARY FROM STATE TO STATE!

Liability Only: Liability Only Coverage includes minimum limits of Bodily Injury and Property Damage Liability, Passenger Liability Coverage (mandatory and optional limits must be the same for all units). Increased limits for these coverages are only available subject to the following requirements: -Units can not be classified as Extra Hazard and have any operator under age 21. -Any operator who has more than 2 Minor Violations, more than 1 At-fault accident, a combination of more than 1 Minor Violation and 1 At-fault accident, any Major Violation **within the last 36 months**. Umbrella Policy requirements can be accommodated as well.

Comprehensive and Collision: This coverage is only available subject to the following requirements: -All units must be at least nine model years of age or newer (model year begins and ends on October 1st each year). -All units must have been manufactured by an existing manufacturer or one that has discontinued business within the past three years. -Collision can not be purchased without Comprehensive. -A \$500 deductible applies.

Transport Trailer (TT): This coverage is only available subject to the following requirements: -Eligible trailers must be designed and used solely for the purpose of transporting snowmobiles. -Transport Trailer can not be purchased without Collision Coverage and is not available for units with Liability and Comprehensive Coverage only. -Liability Coverage is not available for trailers. -A \$100 deductible will apply.

Medical Payments (MP): This coverage is only available subject to the following requirements: -MP must be purchased for all units. -Each unit must have a separate charge. -All units must have the same MP limits. -A \$50 deductible applies.

PAYMENT PLAN OPTIONS & FEES

One-Pay: 100% payment required with the application for insurance. No service fee is required.

Two-Pay (installments of 50%): A minimum premium of \$200 is required. This option is not available from February through June. The first installment is required with the application for coverage. The subsequent installment will be billed to the customer and will be due 60 days after the effective date of the policy. Each installment must include the service fee.

Check or Credit Card: Customers can make payments by using a check or credit card (MasterCard®, Visa®, Discover®, and American Express® are acceptable). If payment is made by credit card, please indicate charge amount, card type, number, and expiration date.

TERM AVAILABILITY

12-month (Annual Coverage): All coverages selected apply for a 12-month period.

6-month (Lay-up): If selected, the customer will receive a reduced rate, but LIABILITY, SUPPLEMENTARY UNINSURED MOTORISTS AND COLLISION COVERAGE will be suspended from April 15th through October 15th.

DISCOUNTS & SURCHARGE MAY VARY FROM STATE TO STATE!

Adequate documentation must accompany the application or the discount(s) will be removed until such documentation is submitted and approved.

5% Association: This discount is only available for a membership in an approved association with proper identification which must be provided prior to binding coverage.

10% Snowmobile Safety Course: This discount is only available subject to the following requirements: -The operator must provide documentation of the successful completion of an approved snowmobile safety course. -The course completion date must be within 36 months of policy inception or renewal. -The course must not have been taken pursuant to a court order resulting from a motor vehicle violation or an alcohol or drug related offense.

15% Multi-Unit: This discount is available to any policy with more than one insured unit.

15% Elite Program: This discount is available to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision Coverage premiums if all operators meet the following criteria: Operators must be at least 25 years of age, have 2 or more years of snowmobile driving experience, not have any substantially At-fault accidents (where operator is found to have been more than 50% At-fault), and not have more than 1 Minor Violation within the past 36 months. Additionally, the insured unit(s) must be kept in a lockable garage at the owner's residence.

40% Extra Hazard: This surcharge will be applied to any unit with an engine size of 701 cc's or greater. **IMPORTANT NOTE:** Apply only to Comprehensive and/or Collision Coverage premiums. Do not apply to Liability Coverage or those units with Liability Only Coverage.

UNIT & OPERATOR ELIGIBILITY

Any unit that fits one or more of the following descriptions is ineligible:

-Any Snowmobile that was not mass-produced or factory built. -Any unit specifically designed and manufactured for commercial or business use. -Any unit used for commercial, business, or rental use. -Any unit owned by more than one individual (other than a family member). -Any unit driven on public streets, roads, or highways. -Any unit involved in a race or speed contest, including the practice or preparation for a similar competitive event. -Any unit used on unfrozen water. -Any unit held for sale or on consignment. -Any unit stored in an unsecured location. -Any unit with an engine size that is 125 cubic centimeters (cc) or less. -Any unit which has undergone racing or competitive modification or conversion.

Any operator fitting one or more of the following descriptions is ineligible:

IMPORTANT NOTE: The standard operator is 12 years of age. If state law requires operators to be older, or to obtain special permits or certificates prior to operating a snowmobile, our requirements will be adjusted to comply with the state. -Any operator under 10 years of age. -Any operator who is 10 or 11 years of age who has not completed an approved snowmobile safety course (certificate of completion is required prior to binding coverage). -Any operator with more than 3 Minor Violations (a Minor Violation is one that is not listed below as a Major Violation), more than 2 At-fault accidents, a combination greater than 3 Minor Violations and/or At-fault accidents (still no more than 2 At-fault accidents), more than 2 snowmobile/motorcycle/ATV/auto losses **within the last 36 months**. -Any occurrence of the following Major Violations within the last 36 months: Driving under the influence of drugs or alcohol (DUI/DWI). -Carrying a concealed weapon. -Fraudulent Activity. -License suspended, revoked, cancelled, or barred. -Driving while license is suspended, revoked, cancelled, or barred. -Drag racing or participating in a speed contest. -Failure to stop and report an accident (hit & run). -Felony use of a motor vehicle. -Any other felony conviction. -Fleeing or attempting to elude a police officer. -Homicide/assault while operating a motor vehicle. -Motor vehicle theft. -Manslaughter or vehicular homicide. -Reckless driving. **IMPORTANT NOTE:** The Named Insured must be the titled owner and all operators must be listed.

AMERICAN MODERN INSURANCE GROUP

PLEASE VERIFY ACTUAL POLICY PROVISIONS AS REQUIREMENTS AND STANDARDS MAY VARY FROM STATE TO STATE

| Operator Eligibility | Operator Age & Ownership | Driving Record | Experience Period |
|----------------------|--|--|---|
| | All operators must be at least 12 years of age (Operators who are 10 and 11 years of age are eligible with an approved safety training certificate). | No more than: 3 Minor Violations within the experience period per operator; 2 At-fault accidents; or a combination of 3 of the above mentioned violations. | 3 years (36 consecutive months) preceding the effective date of the policy. |
| | Named Insured must be the titled owner, and all operators must be listed on the policy. | Operators with Major Violations are ineligible. | Any operator with more than an accumulated total of 2 or more losses of any type is ineligible. |

***Subject to the last ten years: Any non-excluded operator that has ever been charged with, convicted of, or plead no contest to any felony violation is ineligible.

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| <u>Snowmobile Definition</u> | A motorized device that is designed for use mainly off public roads on snow or ice, has ski-like runners in front, is propelled by means of a revolving track, has completely open-air driver's seating, and has a motorcycle handgrip steering device. |
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COVERAGES

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| <u>Liability Only</u> | Liability Only Coverage includes minimum limits of Bodily Injury and Property Damage Liability, Passenger Liability Coverage (mandatory and optional limits must be the same for all units). Increased limits for these coverages are only available subject to the following requirements: -Units can not be classified as Extra Hazard and have any operator under age 21. -Any operator who has more than 2 Minor Violations, more than 1 At-fault accident, a combination of more than 1 Minor Violation and 1 At-fault accident, any Major Violation within the last 36 months . Umbrella Policy requirements can be accommodated as well. |
| <u>Comprehensive and Collision</u> | This coverage is only available subject to the following requirements: -All units must be at least nine model years of age or newer (model year begins and ends on October 1st each year). -All units must have been manufactured by an existing manufacturer or one that has discontinued business within the past three years. -Collision can not be purchased without Comprehensive Coverage. -A \$500 deductible will apply. |
| <u>Transport Trailer</u> | This coverage is only available subject to the following requirements: -Eligible trailers must be designed and used solely for the purpose of transporting snowmobiles. -Transport Trailer can not be purchased without Collision Coverage and is not available for units with Liability and Comprehensive Coverage only. -Liability Coverage is not available for trailers. -A \$100 deductible will apply. |
| <u>Medical Payments</u> | This coverage is only available subject to the following requirements: -Medical Payments must be purchased for all units. -Each unit must have a separate charge. -All units must have the same Medical Payments limits. -A \$50 deductible will apply. |

| Discounts | Surcharge | Coverages |
|--|---|---|
| Discounts, Surcharges and Coverages are all subject to each State's regulations and availability. | Snowmobile Safety Course Certification | Liability Only |
| | Association/Membership | Comprehensive and Collision |
| | Multi-Unit | Transport Trailer |
| | Elite Program (This discount is applicable to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision Coverages subject to eligibility criteria). | Extra Hazard (This surcharge is required for any unit with an engine size of 701 cubic centimeters or greater, and must only be applied to Comprehensive and/or Collision Coverage Premiums. Do not apply this surcharge to Liability Coverage or those units with Liability Only Coverage). |

| Payment Plans | 1-Pay | 2-Pay |
|------------------------|--|--|
| <u>Requirements</u> | Paid in full. No service fee. | 50% down with 1 installment. Installment (due at 60 days) must include service fee |
| Premium <= \$200 | Available | N/A |
| Premium \$201-\$400 | Available | Available |
| Premium > \$401 | 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. | |