

MOTORCYCLE / ATV



American Modern Insurance Group's family of companies:

- Consumers County Mutual Insurance Company
- American Family Home Insurance Company
- American Modern Home Insurance Company
- American Modern Insurance Company
- American Southern Home Insurance Company
- American Modern Select Insurance Company

HOURS OF OPERATION: 8:00 AM - 7:00 PM EST

Service Center	1-800-543-2644 (Option #3)
General Fax	1-800-290-3239
UM/UM Form & Discount Proof Fax	1-866-366-4281
Agency Services Support	1-866-527-9583
Claims	1-800-375-2075
Address:	P.O. Box 5323 Cincinnati, Ohio 45201-5323
E-mail address:	underwriting@amig.com
Web Site:	www.amig.com

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.

Rental Reimbursement. Comprehensive Coverage is required. Covers expenses to rent a substitute motorcycle after a physical damage loss. This coverage is not available for Class D or F units.

Transport Trailers. Provides physical damage coverage for trailers designed to transport your insured vehicle. A \$250 deductible applies.

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)
- F (Multi-Passenger Off-Road units)

SUB-CLASSES

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)
GC (Golf Cart)		

OFF-ROAD 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 (except golf carts).

Do not bind any unit that is used on public streets (i.e. any street designated primarily for automobiles) except golf carts where streets have been designated for golf cart use.

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 7th day, the agent must submit a new application, any UM/UM 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.

- 1 - 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 1% discount will be used. Discount will be removed at first renewal.
- 20% 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 Off-Road units.
- 10 - 15% Multi-Unit. A policy with 2 vehicles will receive the 10% discount. A policy with 3 or more vehicles will receive the 15% discount.
- 3 - 5% Loss-Free Renewal. Discount applies to 12-month policies only. 3% applied at first renewal and 5% at second and subsequent renewals. If combined paid losses are:
 - >\$300 (no discount applied): No discount will be applied at renewal.
 - >\$300 (w/3% discount applied): No discount applied at renewal.
 - >\$300 (w/5% discount applied): 3% 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 Risk. Applied to any ineligible risk according to our guidelines.
- 50% Trike. Applied to any unit that has been converted from a two-wheeled motorcycle to a Trike.
- Driving Record Surcharge. Points and surcharges based on type of violation. The Underwriting Guidelines provide a list of violations and surcharges.
- 25% Street Use Surcharge. This surcharge will apply to any "Multiple Passenger Off Road" Vehicle classified as Class F that is registered for, licensed for, or used on public streets.

OTHER INFORMATION

- 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.
- FCRA notices are available to print in modernLINK®.

AMERICAN MODERN INSURANCE GROUP

Driving Record Surcharges	✓ Minor Violation, 1 point each	✓ 1 point = 30% surcharge (Comp. 15%)	✓ 6 points = 100% surcharge
	✓ Intermediate Violation, 2 points each	✓ 2 points = 40% surcharge	✓ 7 points = 125% surcharge
	✓ At-Fault Accident, 3 points each	✓ 3 points = 75% surcharge	✓ 8 points = 150% surcharge
	✓ Major Violation, 5 points each	✓ 4 points = 81% surcharge	✓ 9 points = 200% surcharge
		✓ 5 points = 95% surcharge	✓ 10 points = 250% surcharge
			✓ 11+ points are ineligible

General Requirements	✓ No more than 10 total Driving Record points.
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DISCOUNTS (MAY VARY BY STATE)

Discount Percent/Type	Requirements/Additional Information
1-10% Transfer	Previous coverage must have been maintained with a different carrier for a continuous year prior to the effective date of the policy. The discount will be removed at the first renewal. Insureds with no lapse in coverage will get the 10% discount. Insureds with a 1-30 day lapse will receive the 1% discount.
10% Motorcycle Driver Training	Must renew every 3 years. Court ordered courses do not apply. Not available on Class D units.
10-15% Multi-Unit	A policy with 2 vehicles will receive the 10% discount. A policy with 3 or more vehicles will receive the 15% discount.
20% Homeowner	This discount will apply when an insured owns a home, condominium or mobile home.
3-5% Loss-Free Renewal	Discount applies to 12-month policies only. 3% applied at first renewal and 5% at second and subsequent renewals. Please refer to the Underwriting Guidelines for additional information.

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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.
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.
25% Street Use Surcharge	This surcharge will apply to any "Multiple Passenger Off Road" Vehicle classified as Class F that is registered for, licensed for, or used on public streets.

Payment Plan Options and Fees	<u>EZ Pay</u> 2 months down with 10 additional installments	<u>1-Pay</u> Paid in Full	<u>4-Pay</u> 25% down with 3 installments
Invoice	N/A	Available	Available
EFT	Available	Available	Available
Credit Card Payment	Available	Available	Available