

Motorcycle

Release 3

Program & Underwriting Guidelines



drive[®]

INSURANCE FROM **PROGRESSIVE**

Drive Motorcycle Insurance

WORK WITH PEOPLE WHO REALLY UNDERSTAND MOTORCYCLE INSURANCE

The Progressive Group of Insurance Companies has been insuring motorcyclists for over 40 years. We insure more than one million riders, and we're the #1 motorcycle insurer in America. With Drive Insurance, you can offer your customers a comprehensive motorcycle program with specialized coverages and competitive prices.

NOW THIS IS SERIOUS COVERAGE

Drive Insurance from Progressive provides specialized insurance for motorcyclists. We offer coverage for most bikes, including cruisers, touring bikes, dirt bikes, sport bikes, mopeds, scooters, ATVs – even SegwaySM Human Transporters and most custom bikes.

PRODUCT FEATURES

\$25,000 Medical Payments coverage option – A significant increase from our previous \$10,000 limit.

Transport Trailer Physical Damage Coverage option – Provides up to \$10,000 worth of physical damage coverage for a non-motorized trailer designed to be towed on public roads by a land motor vehicle.

Homeowner's Discount – Customers who own a home or condominium are eligible to receive up to a **20% discount**.

New self-contained motorcycle contract & "Off-Road" endorsement – Contract and endorsement are specifically designed for motorcyclists and ATVs.

Our Paid-In-Full Discount – Customers who purchase a full coverage policy and pay 100% of the policy premium at point of sale are eligible to receive up to a **10% discount**.

OUR LATEST TECHNOLOGY

FAO Quoting – You can now provide customers with fast, accurate motorcycle quotes through Drive Insurance's agency-dedicated Web site, ForAgentsOnly.com (FAO). The workflow for FAO quoting is identical to the Personal Auto workflow – so we think it will be easy for you to learn and begin using immediately. Check out the other benefits of FAO Quoting:

- Accurate, fast quotes
- More professional looking quote printouts
- Ability to e-mail and fax quotes to your customers with the click of the mouse
- A streamlined quoting process, including cross-sell functionality
- Always up-to-date product and rates

Remember: Quote Drive Insurance every time. You'll be glad you did and your customers will be too!

If you have any questions, please contact your territory sales manager, or call our 24-hour agency customer service team at 1-877-776-2436.

Thank you for choosing to sell Drive Motorcycle Insurance from Progressive.

Table of Contents

Reference Information	1	Loss Settlement	8
Processing Guidelines	2, 3	Special Review Risks and Requirements	8
Motorcycle Types and Acceptability Guidelines	4	All-Terrain Vehicle (ATV) Coverage Highlights	9
Unacceptable Risks	5	Driver Information	10
Liability Only	5	Point of Sale (POS) Information	10
Vehicle Rating Information	6	Discounts & Surcharges	11, 12
Specialized Coverages	6, 7	Bill Plans & Payment Options	13

Agent Reference Information

FORAGENTSONLY.COM (FAO)

FAO is the Drive® Insurance agency-dedicated Web site. Use it to:

- Quote and sell new policies.
- Process policy changes online.
- Make customer payments.
- View and print up-to-date policy documents, ID cards and declarations pages.
- Get referrals.
- Check the status of your customers' claims.
- Monitor your agency's production and loss reporting numbers and quality measures.
- Access your commission statement.
- Access program and underwriting guidelines.
- Review binding restrictions.

Our exclusive toll-free Agency Service and Agency Supplies phone number.....1-877-776-2436

Customer Service and new business documentation fax number.....1-800-229-1590

Customer Reference Information

Online Servicedriveinsurance.com

Your customers can go to driveinsurance.com to:

- Make payments.
- Quote policy changes.
- Check the status of a claim.
- Print policy documents.

Automated Customer Service.....1-800-876-5581

Pay by phone, verify last payment received or due date of next payment.

Our 24-hour toll-free claims reporting phone number (on-water towing).....1-800-925-2886

Customer fax number1-800-229-1590

24-hour Emergency Roadside Assistance1-800-776-2778

ADDRESSES

Correspondence Address*

Drive Insurance
P.O. Box 6807
Cleveland, OH 44101-1807

Overnight Delivery Address

Drive Insurance
6300 Wilson Mills Road – PS
Mayfield Village, OH 44143-2109

*Payments with coupons should be mailed to the address shown on the coupon. Payments without coupons should be mailed to the correspondence address.

Processing Guidelines

NEW BUSINESS — QUOTING

All new business quotes must be completed via ForAgentsOnly.com (FAO). If you are having technical problems and/or need assistance with the FAO Quoting software, please contact the Agent Support Help Desk at 1-877-776-2436.

NEW BUSINESS — UPLOAD ONLY

All applications must be uploaded to Drive Insurance using ForAgentsOnly.com (FAO). Paper applications will not be accepted.

NEW BUSINESS BINDING

Original applications will be bound as of the date on the application if:

- the application and all applicable documents are complete and signed by the applicant;
- the down payment has been made, and any outstanding balance (if applicable) has been paid, on the date of application;
- the application is uploaded and a policy number is issued;
- the effective date is no earlier than the date upon which the agent/broker received the down payment and the application is completed and signed by the applicant;
- the application does not include any class of risk or type of insurance not specified in the underwriting requirements; and
- the information contained within the application is, to the agent's/broker's knowledge, truthful and accurate.

■ **Note: Brokers do not have the authority to issue policies, endorsements or cancellation notices unless specifically authorized by Drive Insurance in writing to do so.**

■ **Note: The FAO Quoting software will prevent you from selling a policy with an effective date that is outside your binding authority (greater than 72 hours in the past).**

BINDING RESTRICTIONS

Physical Damage Coverage may not be written or bound in any area where there is a hurricane or tropical storm watch, warning or occurrence. Binding may also be restricted for other natural disasters such as a flood, tornado, earthquake, etc., at Drive Insurance's discretion. Always check FAO to see if any binding restrictions are in place for your area.



ENDORSEMENTS

Please process your endorsements online at our agency-dedicated web site, ForAgentsOnly.com (FAO). Processing your endorsements online saves you time otherwise spent on the phone with Drive Insurance and the customer. While online, you can also access and print policy documents, including declaration pages, bills and renewal notices.

FAXED DOCUMENTS

While we prefer that you process all endorsements and cancellations via FAO for faster, higher quality service, the following transactions require a signature and must be faxed:

- Agent of record changes (fax this prior to policy renewal - we do not make these changes mid-term).
- Changes or deletions of the named insured.
- Coverage reductions (if your state requires these be faxed to Drive Insurance).
- Proof documents for Homeowners Discount.

REPLACEMENT VEHICLE

- If no change in coverage – notify us within 30 days of purchase date.
- If change in coverage – notify us immediately. Coverage does not apply until we are notified.

CANCELLATIONS

- Customer Request – If Drive Insurance cancels a policy due to customer request or nonpayment of premium, we will calculate any refund due on a daily pro-rata basis. A \$30 cancellation fee will be charged (will vary by state) during the initial policy term only.
- Company Cancel – Drive Insurance will refund premium on a daily pro-rata basis for the period from the date of cancellation to the expiration date. No cancellation fee will be charged.
- Loss Payee – Company mails notice of cancellation unless Loss Payee submits written release of their copy of the policy.
- Duplicate Coverage – Cancellation requests due to duplicate coverage must be accompanied by a copy of the declaration page from the current carrier showing coverage and effective date.
- Effective Date/Time – 12:01 AM on cancellation day.
- There are NO RESTARTS on cancelled policies.

Installment payments postmarked the day of cancellation will be accepted and the policy will remain in force.

RENEWALS

- Renewal notices issue automatically at least 30 days prior to the policy expiration date.
- Electronic Funds Transfer (EFT) Payment – The insured will be notified that funds will be automatically withdrawn at renewal if the EFT payment option was selected.
- A payment postmarked after the expiration date will renew the policy effective the day after postmark.
- Renewals with more than a 50-day lapse must be submitted as a new application.

REWRITES

When rewriting a policy, please ensure all eligible coverages transfer to the new policy. All outstanding balances on cancelled policies must be paid before the insured is rewritten.

REINSTATEMENTS

Policies cancelled for any reason cannot be reinstated after the cancellation date. A new application must be rated and uploaded via FAO to obtain coverage.

ACQUIRED BUSINESS

If you acquire a Drive Insurance policy, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications (including exclusions and rejections of optional coverage) and all other records relating to that policy. Such records must be maintained in accordance with the terms of your Producer's Agreement and all applicable laws. If attempts to obtain records from the prior agent or agency prove unsuccessful, you must obtain signed forms directly from the policyholder.

FILE MAINTENANCE AND AUDIT REQUIREMENTS

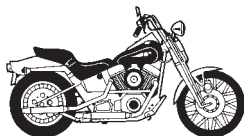
Just prior to upload, FAO will display a list of documents to be kept in your agency files. Please be sure to maintain all required documents.

Routine audits will be performed on random files. You will be required to provide file maintenance documentation to a Drive Insurance representative during an on-site visit or fax audit.



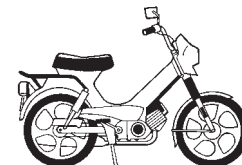
Motorcycle Types and Acceptability Guidelines

CRUISER



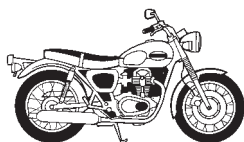
Usually includes a V-twin, full view engine, swept-back and/or high handlebars with forward-set foot pegs and a stepped seat for two.

MOPED



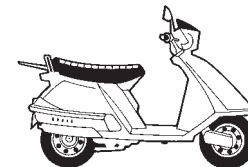
A lightweight motorized bicycle that can be pedaled as well as driven by a low-powered gasoline engine.

REGULAR



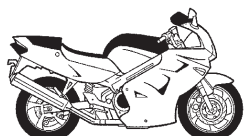
A basic motorcycle which usually features upright seating for one or two passengers.

SCOOTER



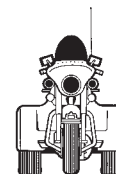
A 2-wheeled vehicle with small wheels and a low-powered gasoline engine geared to the rear wheel.

STREET SPORT



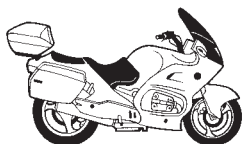
A motorcycle that incorporates racing technology with aerodynamic styling.

TRIKE



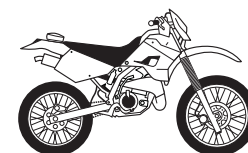
Any motorcycle that has had the rear tire and storage areas replaced by a manufactured assembly or "Conversion Kit".

SPORT TOURING



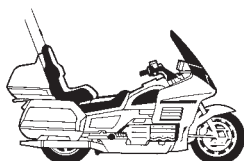
Combines sporty/aerodynamic styling with long distance touring features.

DIRT BIKE/OFF-ROAD



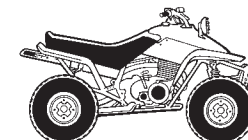
A lightweight motorcycle equipped with rugged tires, high ground clearance, and enhanced suspension which is designed for riding on rough terrain. Not approved for highway use.

TOURING



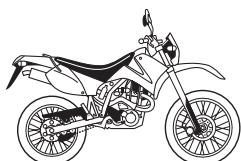
Uses large fairings, luggage compartments, radio systems, etc. to increase rider comfort and load capacity.

ALL-TERRAIN VEHICLE (ATV)



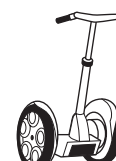
3-, 4-, 6- or 8-wheeled vehicle equipped with an engine and designed for off-road use.

ENDURO



An off-road type cycle equipped with lights, turn signals, and mirrors, designed to be ridden on unpaved surfaces. Is approved for highway use.

SEGWAY™ HUMAN TRANSPORTER (HT)



An electric-powered, 2-wheeled, self-balancing transportation device.

► FAO software will automatically assign the proper rating symbol based on the year, make, model, value, horsepower and weight of the motorcycle.

Unacceptable Risks

Although we provide coverage for almost all risks, the following risks are not acceptable for our Motorcycle Program:

UNACCEPTABLE INSUREDS/OPERATORS:

- Operators who do not possess a valid U.S., Canadian or International driver's license, except for operators of off-road motorcycles, ATVs, or Segways;
- Operators with a suspended, revoked or cancelled driver's license;
- Operators without a permanent garaging address, including migratory, seasonal occupation or transient risks in most states;
- Insureds requiring an operator's filing. Owner's filings available;
- Applicants who have had a policy cancelled or nonrenewed by Drive Insurance for fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim, or who have been convicted of insurance fraud;
- Applicants who have had a policy cancelled or nonrenewed by Drive Insurance because of an unauthorized payment in connection with an application for insurance or a policy.

UNACCEPTABLE MOTORCYCLES:

- Vehicles leased or rented to others by the insured;
- Vehicles used for racing/speed tests;
- Vehicles used for pickup or delivery of goods, or any other business or commercial purposes;
- Vehicles without a motor or engine;
- Dune buggies, golf carts (except in certain states), go-carts and Cushman 3- & 4-wheeled vehicles;
- Physical Damage Only policies;
- Motorcycles used for funerals or escort service;
- Any vehicle on consignment;
- Partially assembled vehicles or individual parts;
- Vehicles with more than two owners;
- Vehicles principally garaged/stored in Canada, District of Columbia, Massachusetts, Mexico, or Puerto Rico. "Principally garaged" is defined as at least 6 months in any given state or location;
- GEM, Ford Think Neighbor, Neighborhood Electric Vehicle;
- Mini-Trucks, Motrec type specialty vehicles;
- Gizmo, Corbin Sparrow, trikes with two wheels in front;
- Pocket bikes, mini-choppers;
- Motorized skateboards, stand up scooters.

Liability Only

MOTORCYCLES RESTRICTED TO LIABILITY ONLY COVERAGE:

- Any motorcycle with a state-assigned Vehicle Identification Number (VIN).
- Any specially constructed or assembled motorcycle, including but not limited to: non-factory built, built from a kit or has an after-market frame (e.g., Paucho®, Daytech® or Santee®).
- Any motorcycle, moped, or scooter that is not listed in either the Kelley Blue Book or the N.A.D.A. Appraisal Guide.



Vehicle Rating Information

GARAGING ZIP RATING

Just enter the ZIP code where the vehicle is principally garaged and your quoting system will automatically assign the proper rating factor.

ACCEPTABLE VEHICLE USE

Pleasure – vehicles not used for business/commercial purposes or commuting to work or school.

Commute – vehicles used to go to work or school.

Off-Road Use – vehicles used solely for off-road use.

Parade – vehicles used in a public march or procession.

UNACCEPTABLE VEHICLE USE

Business/Commercial Use

Rented or Leased to Others

Racing/Speed Contests

Escort

Specialized Coverages

ROADSIDE ASSISTANCE

Roadside Assistance coverage provides towing to the nearest qualified repair facility, and necessary labor at the time and place of disablement, when the motorcycle or off-road vehicle is disabled due to: mechanical or electrical breakdown, battery failure, insufficient supply of fuel, oil, water or other fluids, flat tire, lockout, or entrapment in snow, mud, water or sand within 100 feet of the roadway.

This service is "Sign & Drive," meaning no out-of-pocket expenses; all the insured has to do is sign the receipt and they're back on their way. Roadside assistance can be obtained 24 hours a day, 7 days a week, anywhere in the U.S. or Canada.

NEW!

TRANSPORT TRAILER PHYSICAL DAMAGE COVERAGE

Provides up to \$10,000 worth of physical damage coverage for a non-motorized trailer designed to be towed on public roads by a land motor vehicle and is principally designed for transporting the insured's motorcycle or off-road vehicle.

➤ **Note:** You can add value for your customer by recommending higher deductibles for significant cost savings.

SAMPLE COVERAGE OPTIONS

Bodily Injury/ Property Damage	Uninsured/ Underinsured	Medical Payments	Comprehensive/ Collision Deductibles
25/50/10	25/50	\$1,000	\$100
50/100/25	50/100	\$2,500	\$250
100/300/50	100/300	\$5,000	\$500
250/500/100	250/500	\$10,000	\$1,000
300 CSL	300 CSL	\$25,000	NEW!
500 CSL	500 CSL		

IMPORTANT!

CUSTOM PARTS OR EQUIPMENT (CPE) COVERAGE

Denied CPE claims are the number one complaint Drive Insurance receives from motorcycle customers. Motorcyclists, on average, have \$3,000 of CPE installed by a dealer, a previous owner or the customer. Drive Insurance only provides coverage for equipment that was installed by the original manufacturer at the factory.

Drive Insurance includes \$1,000 worth of CPE coverage for no extra premium. This extra coverage is meant to be a safety net for those parts, which the customer may not realize, are non-OEM (not original manufacturer) parts or dealer installed parts. Any CPE worth more than \$1,000 would not be covered in the event of a loss, unless it was declared on the customer's declarations page and additional premium was paid.

Please remember to ask all of your motorcycle customers if they or the dealer installed any CPE. A bill of sale may not accurately reflect all CPE installed on the motorcycle. Please be sure to get an itemized list of CPE including parts and prices. The questions you ask at the point-of-sale will help prevent denied claims and dissatisfied customers.

CPE covers equipment, devices, accessories, enhancements and changes, other than those which are original manufacturer installed,

which alter the appearance or performance of the motorcycle or off-road vehicle. This includes, but is not limited to:

1. any electronic equipment, antennas and other devices used exclusively to send or receive audio, visual, data signals or play back recorded media;
2. trike conversion kits;
3. any additional equipment that is permanently installed on the motorcycle or off-road vehicle using bolts or brackets, including slide-out brackets (i.e., fairings, windshields, after-market handlebars, after-market seats, etc.);
4. sidecars;
5. custom paint, custom chrome plating or custom exhaust;
6. trailers designed to be pulled by a motorcycle or off-road vehicle;
7. safety riding apparel, including helmets. (Coverage is only provided in the event of a collision loss. Theft is not covered.)

Drive Insurance provides \$1,000 of free CPE Coverage when Comprehensive Coverage is purchased. If the insured desires additional CPE Coverage, he/she may purchase additional coverage up to a total of \$30,000. Always enter the total value of the CPE in FAO; we will not charge for the first \$1,000 of coverage.

Listed below are the top ten (10) most common types of CPE that customers add to their motorcycles.

1. CHROME ACCESSORIES



2. WHEELS



3. CUSTOM PAINT



4. SADDLEBAGS/LUGGAGE/ TOURING PAKS AND WINDSHIELDS



5. HANDLEBARS AND CONTROLS



6. ENGINE MODIFICATIONS



7. ELECTRONICS (RADIOS AND INTERCOMS)



8. TRIKE CONVERSION KITS



9. SIDECARS AND PULL BEHIND TRAILERS



10. SAFETY RIDING APPAREL, INCLUDING HELMETS



- **Note:** Insured must retain receipts. It is also recommended that he/she retain photos of the motorcycle. It is incumbent upon the insured to prove the value of all CPE at the time of loss. Although it is not required, we recommend that agents keep copies of receipts and photos in their files, as it helps expedite loss settlements.

Loss Settlement

Drive Insurance uses two payment methods to settle motorcycle/off-road vehicles comprehensive or collision claims: Actual Cash Value (ACV) and Agreed Value. FAO will automatically determine available coverage and loss settlement options when you quote a risk.

ACTUAL CASH VALUE (ACV)

Drive Insurance requires motorcycles/off-road vehicles with resale values available in the N.A.D.A. Appraisal Guide to be insured as Actual Cash Value (ACV).

The Limit of Liability for physical damage losses to motorcycles insured with the ACV settlement option, including its custom parts or equipment, will be the LOWER of:

- Actual Cash Value (ACV) of the motorcycle at the time of loss, reduced by the applicable deductible shown on the declaration page, and by its salvage value if the insured retains the salvage.
- Amount necessary to repair or replace the stolen or damaged motorcycle to its pre-loss condition, reduced by the applicable deductible shown on the declaration page.

AGREED VALUE

Drive Insurance requires the following to be insured as Agreed Value:

- Motorcycles that do not list a resale value in the N.A.D.A. Appraisal Guide - Maximum insurable value \$50,000.
- Motorcycles 25 years old and older – Maximum insurable value \$50,000.

The Limit of Liability for physical damage losses to a motorcycle insured with the Agreed Value settlement option, including its custom parts or equipment, will be the LOWER of:

- Amount necessary to repair the damaged property to its pre-loss condition, reduced by the applicable deductible shown on the declarations page.



- Agreed Value shown on the declarations page, reduced by its salvage value if the insured retains the salvage; no deductible applies in the event of a total loss.

The Agreed Value, which is provided by the insured and confirmed by Drive Insurance, is the market value of the motorcycle at the time of application, including the market value of all custom parts and equipment. Please remind the insured to update the Agreed Value on the policy whenever it changes.

Special Review Risks & Requirements

INSPECTION REQUIREMENTS

Due to the specialized nature of many motorcycles, some motorcycles may require an underwriting inspection. Other motorcycles may require the agent to maintain specific documentation on file. FAO will automatically determine when an inspection is required or when an agent must maintain specific documents. You may quote, submit and bind all motorcycles as usual, regardless of whether or not an inspection is required.

When an inspection is required, Drive Insurance will automatically arrange for an inspection by a third-party inspection company. The inspection company will contact the insured directly to set up an appointment. The insured must have a copy of the title on hand at the time of inspection. Such inspection must be completed within 21 days of policy inception or the policy will be cancelled. When

an inspection is required, the agent does not need to maintain any documentation in their files (photos, appraisal, title), as the inspection company will forward the information directly to Drive Insurance.

AGENT-MAINTAINED DOCUMENTATION

For Agreed Value motorcycles that do not require an inspection, the agent must maintain the following documentation:

- Two color side-view photos of the motorcycle
- Copy of title
- Professional appraisal

Routine audits will be performed to ensure the required documents are maintained in your agency files.

All-Terrain Vehicle (ATV) Coverage Highlights

ATVs are 3, 4, 6, or 8-wheeled vehicles equipped with an engine and designed for off-road use. Some of the most popular models include the Honda FourTrax, Yamaha Wolverine and Polaris Trail Blazer.

Recreational Use & Off-Premises Coverage – Drive Insurance's off-road vehicle policy provides liability and physical damage coverage (except for cosmetic damage) for virtually any purpose or location. The typical homeowners policy only provides coverage for an owned off-road vehicle when it is used to service the insured's property or for recreational riding at the insured's residence. If the insured uses the owned off-road vehicle for recreational riding or if they take it away from their residence to go camping, hunting or trail riding, their homeowners policy may not provide coverage.

Liability Coverage – Drive Insurance offers limits of liability up to \$500,000 CSL for those customers who have an umbrella policy or desire more complete protection. And best of all, you don't have to call Drive Insurance for approval to write these higher limits.

ATV Custom Parts or Equipment (CPE) Coverage – Drive Insurance provides \$1,000 worth of CPE Coverage to protect the insured's after-market equipment, including winches, mower attachments, plow blades, equipment upgrades, trailers designed to be pulled behind an ATV, etc. For additional information pertaining to CPE and safety riding apparel, please see page 7.



Driver Information

WHICH DRIVERS TO LIST

- Household residents who operate the vehicle.
- Drivers that have an ownership interest in the vehicle.
- Other “Regular Drivers” of the vehicle: Anyone who uses or has regular access to the insured vehicle more than 12 times per year.

■ **Note:** There is no minimum age requirement for drivers of off-road vehicles.

MARITAL STATUS

Only those drivers who are legally married or deemed married by state law may be rated as “Married.” This “Married” classification includes widows and widowers. Individuals who are unmarried, separated, divorced, or in a same-sex relationship are rated as “Single.”

FILING INFORMATION (SR-22’S)

Available in AL, AK, AZ, AR, CA, CO, FL, GA, HI, ID, IL, IN, IA, KS, LA, ME, MS, MO, MT, NE, NV, NH, OR, SC, SD, TN, TX, UT, VA, WA and WY. Only Owner’s filings are available. A surcharge will apply. Operator’s filings are not available.

NAMED INSURED/ADDITIONAL INTEREST

An Additional Interest is a party, other than the insured or an operator on the policy, that has an interest in being protected under the liability portion of the insurance contract. The Named Insured and the Second Named Insured on the policy must be individuals, not a business or a Living Trust. A business or a Living Trust can be listed as the Additional Interest on a motorcycle/off-road vehicle policy, provided that there is no business use.

Point of Sale (POS) Information

CREDIT, MVR AND VIN VERIFICATION

Use your FAO quoting system’s point of sale (POS) feature to order your customer’s credit, MVR and verify their VIN during the quoting process. POS allows you to review all data with your customers and produce the most accurate quote possible, which reduces uprates and increases customer satisfaction and retention.

Insurance Credit Score

- To order this information, simply follow the instructions in your FAO quoting system. Please be sure to read to the customer the short disclosure that appears on the screen.
- You cannot upload an application if you do not order the customer’s insurance credit score.
- Be sure to include full name, address and social security number to avoid inaccurate or unavailable credit information. **(A customer has the right not to provide his/her social security number, but this may result in unconfirmed credit information.)**
- You will not receive any information contained in the customer’s credit report; it is ordered, received and used exclusively by Drive Insurance through its mainframe computer.
- A customer who suspects inaccuracies in his/her credit report can obtain a copy of the report by calling the credit bureau after the confirmation is completed. Agents cannot request this information – only the customer may contact the credit bureau.
- Drive Insurance uses Trans Union, Experian and Equifax as our suppliers of credit information.
- See Quote Status/Consumer Information tab for the credit bureau’s address and telephone number.
- For information about Drive Insurance’s Credit Information Team, see the Credit Information Team section in the next column.
- Drive Insurance may update a customer’s insurance credit score at renewal, just as we update driver age, vehicle age, driving record, etc. This is done to charge rates that are as accurate as possible.

OUTSTANDING CUSTOMER BALANCE VERIFICATION

POS will verify whether your customer has an outstanding balance of \$75 or greater from a previous Drive Insurance policy. If so, your customer will have to make the downpayment in addition to paying the outstanding balance before you can upload the application. If POS also finds that your customer has a record of NSF with Drive Insurance, your customer will need to pay the outstanding balance via certified check or money order before you can upload the application. Your quoting system will show the remit-to-address.

UNINSURABLE RISK VERIFICATION

POS will verify whether your customer has ever been cancelled or not renewed by Drive Insurance due to: misrepresentation, misrepresentation on a claim, fraud/misrepresentation on an application, fraud on a claim, lack of cooperation in a fraud investigation, or record of an unauthorized or counterfeit payment. If POS determines that the primary named insured (PNI) is an uninsurable risk, your quoting system will inform you and you must tell the customer. You will not be able to complete the quote.

CREDIT INFORMATION TEAM

Drive Insurance has introduced a service to help customers understand how and why we use consumer credit reports. This service will also help you address customer questions and concerns about insurance credit scores.

The Credit Information Team is comprised of specially trained Customer Service Representatives who can provide consumers with detailed explanations of what was used in determining their insurance credit score, and make reasonable exceptions for consumers whose credit is negatively influenced by extraordinary circumstances.

The Credit Information Team is available through a special toll-free number, 1-800-876-5411.

ENHANCED!

HOMEOWNER'S DISCOUNT

Insureds who own a home or condominium will receive up to a **20% discount** on their motorcycle policy. The Homeowner's Discount is not available in all states.

Proof of home ownership is required in order to receive the discount. In most cases, FAO will automatically verify home ownership. When home ownership cannot be verified, FAO will instruct the agent to collect proof from the insured. In these cases, the agent must submit proof of home ownership to Drive Insurance. Any of the following are acceptable as long as the information provided includes the name of the insured or spouse:

- Mortgage coupon
- Property tax bill
- Homeowners insurance declaration page or application
- Homeowners insurance renewal offer
- Mortgage loan agreement
- Property deed
- Homestead Exemption Certificate
- Letter from an Indian Reservation confirming that the insured owns a home within the reservation
- Print screen from an agency management system (does not need to show carrier's name)
- Acord application printed from agency management system (for download agents, this is their copy of the Homeowners declarations page)

➤ **Note:** For mobile homes, the document must include the year of the mobile home.



NEW!

PAID-IN-FULL DISCOUNT

A discount of up to **10%** applies to full coverage policies when the insured pays 100% of the policy premium at point of sale.

MULTI-VEHICLE DISCOUNT

The following discount percentages apply to the policy when more than one motorcycle, off-road vehicle, or combination thereof, is insured:

- **10%** for 2 vehicles
- **25%** for 3 vehicles
- **35%** for 4 or more vehicles

MULTI-POLICY DISCOUNT

A **5% discount** applies to the Motorcycle policy whenever the named insured has another policy in force with Drive Insurance. The other policy may cover an automobile, mobile home, motor home, snowmobile, travel trailer or boat.

➤ **Note:** The Multi-Vehicle discount supersedes the Multi-Policy discount.

➤ **Note:** Maximum policy discount is 35%.

Discounts & Surcharges



ACCIDENT SURCHARGE WAIVER

Drive Insurance now offers Accident Forgiveness at renewal! An insured will not be charged for an at-fault accident if ALL of the following conditions are met:

1. The claim was reported to Drive Insurance;
2. The policy has been in force with Drive Insurance for at least 48 months;
3. The policy did not have any other chargeable accidents during the prior 35 months;
4. The driver and vehicle were listed on the policy when the accident occurred; and
5. There are no other waived accidents on the policy.

SURCHARGES

- A Driving Record surcharge applies to any operator with accidents or violations that have occurred within 35 months of the policy inception date. (Exception – see Accident Surcharge Waiver)
- A Special Hazard surcharge applies to any motorcycle enhanced to significantly improve performance beyond factory specifications through the introduction of a turbo kit, nitrous oxide kit, etc. The surcharge may also apply to any motorcycle that has been structurally modified or physically altered (e.g., “chopper,” lowered frame).
- A surcharge applies to any operator who does not have a valid U.S. or Canadian license, but has a foreign license or international driver's license.
- An Unverifiable Driving Record surcharge applies to any operator whose driving record cannot be verified.
- A SR-22 Filing surcharge applies to any operator requiring an SR-22 to be filed with the state Department of Motor Vehicles.

Bill Plans & Payment Options

Number of Payments	Downpayment %	Installments	Payment Due Dates	Minimum Premium
1	100%	n/a	n/a	n/a
4	25%	3@25%	Inception date for 3 months	\$300
12 EFT†	15%	11@7.7%	Inception date for 11 months	\$300
12 EFT (Renewals)†	8.3%	11@8.3%	Inception date for 11 months	\$120

†The 12-pay plan is for EFT (Electronic Funds Transfer) only. The payment due date is always the same day of the month, based on the day of the month the policy inceptioned. If the inception date is not in the next billing month, the due date will be the first day of the following month.

POLICY TERM

New business policies are only offered for 12 month terms.

➤ **Note: Layaways are not available.**

EXPRESS MONEY TRANSFER

(Available for down payment, installment payments and renewal payments)

Express Money Transfer lets you electronically transfer the insured's payment directly to Drive Insurance.

- Deposit payment into your agency's business checking account.
- Payment will be withdrawn the day after the policy has been submitted via FAO.
- In the event of non-sufficient funds in the insured's account, Drive Insurance will return the payment to your account (notify Drive Insurance immediately through the Returned Check Processing tool in FAO).

ELECTRONIC FUNDS TRANSFER (EFT)

(Available for installment and renewal payments)

Drive Insurance is pleased to offer our customers the option of paying their motorcycle or off-road vehicle insurance installment and renewal payments the easy way — with Electronic Funds Transfer (EFT). When EFT is selected as a payment option in FAO, simply enter the requested banking information and installments will automatically be withdrawn from the insured's checking account.

➤ **Note: The initial down payment cannot be withdrawn electronically**

FEES (MAY VARY BY STATE)

Fee Type	Amount	Conditions
Installment Fee	\$5	An installment fee of \$5 is charged for each installment payment made via any method other than Electronic Funds Transfer.
EFT Installment Fee	\$1	An installment fee of \$1 is charged for each installment payment made via Electronic Funds Transfer.
Late Fee	\$5	A \$5 fee is assessed on any installment payment if minimum amount due is not paid or if payment is postmarked more than 2 days after the due date.
NSF Fee	\$20	If a payment check is returned by a financial institution due to non-sufficient funds, or an uploaded payment is not processed due to non-sufficient funds in an agent's premium trust account, a \$20 fee will be assessed.
Cancel Fee	\$30	A \$30 fee will be charged if the insured requests cancellation, including nonpayment of premium, during the first policy term.

CREDIT CARD/DEBIT CARD PAYMENTS

(Available for down payment, installment payments and renewal payments)

- Initial down payment — Drive Insurance accepts down payments via credit card (Discover, MasterCard or Visa) or debit card (MasterCard or Visa).
- Installment and renewal payments — Can be made using the insured's credit card (Discover, MasterCard or Visa) or debit card (MasterCard or Visa) via ForAgentsOnly.com, driveinsurance.com or by calling Automated Customer Service at 1-800-876-5581.

PREAUTHORIZED CHECKS (PACS)

(Available for down payment, installment payments and renewal payments)

Customers now have the ability to pay their motorcycle or off-road vehicle insurance installment and renewal payments to Drive Insurance right over the phone via Preauthorized Checks (PACs). The process is as simple as writing a check, but without the hassle of mailing one. When an insured wants to make a payment on their policy, all they have to do is call Drive Insurance and have the money electronically withdrawn from their checking account. The customer will need to provide the account name, account number and check number for the check they want to use for the transaction. The money will be instantly withdrawn from the customer's checking account and applied to the policy the same day.



Drive Motorcycle

Insurance Quote Request



Insure Your Passion®

Drive® Motorcycle Insurance Quote Request



CUSTOMER INFORMATION

First Name:	Middle Initial:	Last Name:	Sex: <input type="checkbox"/> M <input type="checkbox"/> F
Date of Birth: / /	Social Security Number:	Phone Number: ()	
Home Address	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other:		
	Driving Record (prior 35 months)		
	Number of/Nature of Tickets (all vehicles):		
E-mail Address:			
Primary Residence:	<input type="checkbox"/> Own Home/Condo		
	<input type="checkbox"/> Own Mobile Home less than 10 years old	Number of/Nature of AF/NAF Auto/Motorcycle Accidents:	
	<input type="checkbox"/> Rent		
	<input type="checkbox"/> Live with Parents		
	<input type="checkbox"/> Other	Automobile Driver License Status:	

MOTORCYCLE/OFF-ROAD INFORMATION

Year:	Make:	Model:	CC Size:
Is the Motorcycle a Trike?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Special Hazard (Turbo or nitrous oxide kit, modified frame)?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Special Construction determination:			
Does the vehicle fall into one of the following categories? (If so, physical damage coverage not available.)			
<input type="checkbox"/> Homemade or Composite	<input type="checkbox"/> Kit	<input type="checkbox"/> State-Assigned VIN	<input type="checkbox"/> Non-factory built MC/Trike
<input type="checkbox"/> Not listed in both Kelley Blue Book or N.A.D.A. Appraisal Guide	<input type="checkbox"/> Original frame has been replaced		

UNDERWRITING INFORMATION

Garaging Zip Code:	
Vehicle Use (i.e., pleasure, business, etc.):	<input type="checkbox"/> Pleasure <input type="checkbox"/> Business <input type="checkbox"/> Off-Road
Other Drive Policies (5% Discount):	<input type="checkbox"/> Automobile <input type="checkbox"/> Boat <input type="checkbox"/> RV <input type="checkbox"/> Snowmobile
(Anyone with regular access to insured vehicle more than 12 times a year)	
Names of Regular Operators:	Names of Household Resident Operators:

COVERAGE INFORMATION

Liability/Guest Passenger Limits:	Custom Parts or Equipment
UM/UIM:	Paint: \$
UMPD:	Chrome: \$
Med Pay:	Wheels: \$
Comp/Coll Deductibles:	Trike Kit: \$
Roadside Assistance:	Saddlebags/Windshield: \$
Transport Trailer:	Pull Behind Trailer: \$
	Other: \$
	Total: \$

Note To Customer (in credit states only): To provide an accurate quote, we have asked you numerous questions about yourself and your motorcycle. As part of the quoting process, we will also be utilizing various consumer reports which may include reports regarding your credit history. All information we acquire may be provided to our insurance carriers. Please initial here if we have your permission to gather and share information as described herein: _____

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Insure Your Passion®