

# Drive Special Lines Insurance

## Release 3



**Drive Insurance from Progressive understands what's important to your boat, motorcycle and RV customers. We offer competitive rates, specialized coverages and quick service.**

### REFERENCE

AGENT SERVICE  
1-877-776-2436

AUTOMATED  
CUSTOMER SERVICE  
1-800-876-5581

Fax  
1-800-229-1590

### Online Service

AGENTS  
ForAgentsOnly.com

CUSTOMERS  
driveinsurance.com

**24-Hour Claims Reporting**  
1-800-925-2886

**Roadside Assistance**  
1-800-776-2778

*Please see our program and underwriting guidelines for complete details on each product.*

### BOAT

#### General Acceptability

Boats up to 50' in length and up to \$250,000 in value

Personal Watercraft (PWC) up to \$27,000 in value

Boats up to 75 MPH (Bass Boats up to 90 MPH)

Boats up to 500 horsepower single engine and up to 1,000 horsepower dual engines

Navigational Areas: Inland lakes, rivers, and waters within 75 miles of the coast of the US & Canada; 125 mile navigational limit endorsement available

#### Specialty Coverages

- Total Loss Replacement – Replaces current boat with new boat
- Agreed Value – Pays Rating Base in event of total loss
- Actual Cash Value (ACV) – Pays lower of ACV or Rating Base
- Disappearing Deductibles – Deductible reduced by 25% following each claim-free policy period
- Primary Fishing Equipment Coverage — \$10,000
- Primary Replacement Cost Personal Effects — \$5,000
- Roadside Assistance – 24 hours a day, 7 days a week
- Emergency Towing (on-water) available limits \$300, \$500, \$1,000 or \$2,500 per occurrence
- Medical Payments available up to \$10,000
- Fuel Spill Liability – Coverage for unintentional oil or fuel spills that result in bodily injury or property damage
- Wreckage Removal – Pays reasonable costs incurred by insured for any attempted raising, removal or destruction of the wreckage; included with Comprehensive and Collision Coverage, or Liability Coverage when required
- Water Sports Coverage – Automatically included when liability and medical payments coverages are purchased. We provide coverage for waterskiing, knee-boarding, wake-boarding and tubing
- Uninsured/Underinsured Boaters – This coverage pays a covered person occupying a boat or PWC for bodily injuries caused by the owner or operator of an uninsured/underinsured boat or PWC

### RECREATIONAL VEHICLE

#### General Acceptability

Motor Homes up to \$500,000 in value

Travel Trailers up to \$300,000 in value

Vehicle Usage Classifications – designed to help you better determine the insured's usage

- 30 days or less a year
- 30-150 days a year
- More than 150 days a year
- Traveling Primary Residence
- Non-Traveling Primary Residence

Tied Down, Stationary, and Park Models are UNACCEPTABLE

#### Specialty Coverages

- Total Loss Replacement – Replaces current RV with new RV
- Agreed Value – Pays rating base in the event of a total loss
- Actual Cash Value (ACV) – Pays lower of ACV or Rating Base
- Roadside Assistance – 24 hours a day, 7 days a week
- Emergency Expense – Pays for temporary living facilities, transportation & cost of returning the RV in event of covered loss more than 50 miles from home
- Vacation Liability – Pays up to specified limits for which insured is legally liable as result of accident that occurs while RV is used as temporary vacation residence
- Mexico Physical Damage Coverage
- Fire Department Service Charge
- Replacement Cost Personal Effects
- Trailer Coverage – \$20,000

#### Deluxe Package

- Disappearing Deductibles – Deductible reduced by 25% following each claim-free policy period
- Scheduled Medical Benefits Vacation Residence – AD&D

#### Full Timer's Package

Required if the insured uses their RV as a primary residence. Primary residence is defined as not owning or residing in another dwelling.

- Full Timer's Personal Liability
- Full Timer's Medical Payments to Others
- Full Timer's Loss Assessment
- Storage Shed Contents Coverage

### MOTORCYCLE

#### General Acceptability

Cruisers, touring bikes, dirt bikes, sport bikes, ATVs, mopeds, scooters

#### Specialty Coverages

- Custom Parts or Equipment (CPE) Coverage provides up to \$1,000 for no extra premium. Additional coverage may be purchased providing coverage up to \$30,000. Includes helmet and safety riding apparel for collision only (theft is not covered). *Please be sure to get an itemized list of CPE including parts and prices.*
- Transport Trailer coverage available up to \$10,000
- Medical Payments available up to \$25,000
- Roadside Assistance – 24 hours a day, 7 days a week

#### Special Review Risks

- Customized Motorcycles up to \$50,000\*
  - Motorcycles 25 years and older up to \$50,000\*
- \*Agreed Value is used in both Rating and Loss Settlement

#### Loss Settlement

Actual Cash Value (ACV) – Motorcycles with resale values available in the N.A.D.A. Appraisal Guide

Agreed Value – Motorcycles with no resale values available in the N.A.D.A. Appraisal Guide (maximum insurable value \$50,000)









Motorcycles 25 years and older (maximum insurable value \$50,000)

#### Liability Only

- State-assigned 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
- Motorcycles, mopeds or scooters not listed in the Kelley Blue Book or N.A.D.A. Appraisal guide

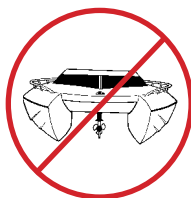
**drive**<sup>®</sup>  
INSURANCE FROM **PROGRESSIVE**

## BOAT TYPES

 RUNABOUT	 FISHING	 BASS	 CABIN CRUISER
 PONTOON	 HOUSEBOAT	 SAIL	 PERSONAL WATERCRAFT

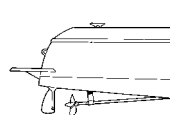
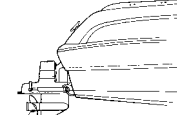
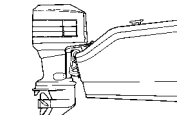
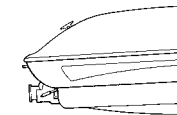
## HULL TYPES

 V-HULL	 DISPLACEMENT CATAMARAN HULL	 INFLATABLE
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**UNACCEPTABLE:**  
PERFORMANCE  
CATAMARAN/  
TUNNEL HULL

## PROPULSION/ENGINE TYPES






 INBOARD	 INBOARD/OUTBOARD	 OUTBOARD	 JET
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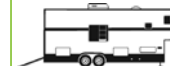



**UNACCEPTABLE:**  
EXPOSED ENGINE

## RECREATIONAL VEHICLE TYPES




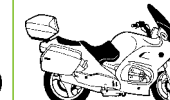





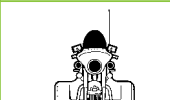


### Motor Homes

 CLASS A (CONVENTIONAL)	 CLASS A (PROFES- SIONAL CONVERSION)
 CLASS A (NON-PRO CONVERSION)	 CLASS B (CAMPER VAN)
 CLASS C (MINI-MOTOR HOME)	

### Travel Trailers

 CONVENTIONAL TRAILER	 TRAILER WITH UTILITY QUARTERS
 FIFTH-WHEEL TRAILER	 MOUNTED TRUCK CAMPER
 POP-UP TENT TRAILER	

## MOTORCYCLE TYPES

 CRUISER	 REGULAR	 STREET SPORT	 SPORT TOURING
 TOURING	 DIRT BIKE	 ENDURO	 MOPED
 SCOOTER	 TRIKE	 ALL-TERRAIN VEHICLE	 SEGWAY® HUMAN TRANSPORTER (HT)

All coverages are subject to policy terms and conditions and are not available for all products in all states.

Proprietary & Confidential

**Policies are underwritten by the following companies:** Progressive Casualty Ins. Co., Progressive American Ins. Co., Progressive Specialty Ins. Co., Progressive Southeastern Ins. Co., Progressive Northern Ins. Co., Progressive Preferred Ins. Co., Progressive County Mutual Ins. Co., Progressive Gulf Ins. Co., Progressive Northwestern Ins. Co., Progressive Classic Ins. Co., Progressive Bayside Ins. Co., Progressive Premier Ins. Co. of Illinois, Progressive Paloverde Ins. Co., Progressive Northeastern Ins. Co., Progressive Security Ins. Co., Progressive Express Ins. Co., Progressive Michigan Ins. Co.; Headquartered in Mayfield Village, Ohio.