

COME AS YOU ARE



**Dairyland**<sup>®</sup>

# California Powersports Product Guide *Version 2018.11*

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**PRODUCER MEMO – FOR INTERNAL USE ONLY.** Dairyland Cycle<sup>®</sup> and Dairyland Auto<sup>®</sup> property and casualty coverages are underwritten by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit [sentry.com](http://sentry.com). Policies, coverages, benefits and discounts are not available in all states. Dairyland Cycle<sup>®</sup> is neither endorsed by nor affiliated with Harley-Davidson, Inc. or the Harley Owners Group.

## General Policy Rules

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This guide provides a general overview of our program. Please refer to the policy and any applicable endorsements for specific details, as the policy/endorsement language will prevail, should there be any differences.

### **New Business**

Quoting and binding should be completed through Agent.DairylandAgent.com. If you need quoting assistance or technical support, contact us at 800-334-0090.

***Paper applications will not be accepted.***

**Policy issuance** – occurs promptly based on the application submitted. Up to twelve motorcycles may be insured on a single policy. These rules apply:

- Producers have immediate binding authority in accordance with the rules contained in this manual.
- Coverage is bound as of the date and time both the applicant and the producer sign the application. The application must be submitted electronically within 72 hours after binding. If coverage is to be effective on a later date, the application must clearly be marked as to the exact later date.
- Payment must be transmitted for the total policy premium or the down payment. This payment must meet the \$100 minimum premium requirement.
- All applications, coverage selections/rejections, waivers and other contractual items must be signed by the named insured or the person signing must have express authority of the named insured to sign on his or her behalf. This also applies to subsequent policy changes.

### **Endorsements**

Policy changes can be made electronically at Agent.DairylandAgent.com or by calling Dairyland Cycle Help at 800-334-0090.

- If the endorsement is submitted electronically, you must obtain all required signatures and retain the original documents. (Refer to the File Maintenance section for information on retaining documents.)
- Changes will be effective no earlier than 72 hours prior to the date the endorsement is phoned in.
- Payment options will be available at time of endorsement.

**When replacing a vehicle on the policy:**

- If coverage is to remain the same, we need to be notified within 30 days from the purchase/acquisition date.
- If there are any changes to coverages, we need to be notified immediately.

**Please contact us to process these endorsements:**

- Cancelled or policies pending cancellation
- Trike addition and/or modification
- Transferring a policy to another state
- Changes or deletions of the Named Insured\*
- Producer of record changes\*

*\*These endorsements require customer signatures,  
and must be faxed to 800-632-9947 or emailed to [policydocuments@dairylandcycle.com](mailto:policydocuments@dairylandcycle.com).*

**Renewal procedures**

We automatically re-rate policies for each renewal. Approximately 30 days prior to expiration, a renewal offer is mailed to the insured with a copy to the producer. The insured is instructed to pay the premium directly to the Company.

Customers enrolled in automatic payments will have the first deduction drawn from their account on the policy renewal date or if it falls on weekend or holiday it will be the next business date.

**Renewal premiums are due at the company office by the due date.** Premium not received by the due date will result in the following:

- Payments must be postmarked on or before the policy renewal date. Payments postmarked no later than 5 days after the due date will be processed without a lapse in coverage as a processing convenience to insureds and producers.
- If renewal premium is not postmarked within 5 days of the due date, the policy expires on the original due date, and any renewal discounts may be forfeited.
- Lapse notices are sent to a lienholder and any financial responsibility filings are canceled.
- Approximately 17-23 days following expiration of the policy, notice may be sent to the insured with a copy to the agent offering to reinstate the policy providing premium is received within 60 days of the original expiration date.
- If renewal premium is postmarked later than 5 days but within 60 days of the expiration date, coverage will be reinstated with a lapse. The new effective date will be 12:01 A.M. on the date after the postmark on the envelope containing the

payment. If coverage is to be bound earlier, the producer must sign and indicate the time and date coverage was bound (binding rules apply).

- A new application and new business premium rules are applicable for securing coverage after 60 days following the expiration date.

### **Severe Weather Binding Restrictions**

- When the National Weather Service has issued a severe weather watch, warning, or occurrence in a producer's area, binding authority will be suspended except for writing liability only policies.
- As allowed by the state, we may also restrict binding on other natural disasters such as a flood, earthquake, wildfires, etc.
- Producers are prohibited from increasing coverages on existing policies, which includes lowering deductibles.
- Reinstatements or rewrites are not to be bound if the policy includes any physical damage coverages.
- Binding suspensions will remain in effect until severe weather has passed and an "all clear" signal has been broadcast by the National Weather Service or binding authority has been reinstated by the Company.
- **Binding suspension will not apply to any vehicles on a policy qualifying for "good driver" status.**

### **Cancellation Rules:**

**Cancellation penalty may apply for customer requests to cancel except for instances listed below.** All coverage will continue until a request to cancel is received from the insured.

Company cancellations will be computed pro-rata.

If a policy is cancelled for non-payment, or cancelled by the insured for the reasons below, the returned premium will be calculated pro rata:

- Vehicle was sold
- Vehicle was involved in an accident that resulted in a total loss
- Insured is deceased

If a policy is cancelled for any other reason than those listed above, cancellation penalty of 10% of the unearned premium will apply, for the policy period through the cancellation date. (Note: The minimum premium is the most we will bill or charge the policyholder in all cases, even if the re-calculated premium owed exceeds that amount. In these cases, premium amounts due above the minimum premium will be waived.)

### **File Maintenance**

- It is the producer's responsibility to obtain all required signatures and maintain these original and supporting documents for as long as the policy is in force. The minimum retention period is **eight years after the policy cancels or expires**, or for a greater period if required by state law. These requirements apply to all acquired business written through us. Examples include:
  - New business policies
  - Transfer or purchase of another producer's book
  - Producer of record changes
- At our discretion we will audit your files to verify that forms have been properly completed and signatures obtained. They may also be requested from you in the event of a claim.
- All applicable discount proof and other supporting documents must be obtained and submitted to us as requested.
- Failure to obtain a signed application could result in consequences including but not limited to policy cancellation and/or an Errors and Omissions claim.

### **E-Signature**

- The producer has the same responsibility to ensure customers sign all required documents properly and in a timely manner as a traditional wet signature process. Applications must be completed in full by the applicant, including completion of the appropriate rejections and initials. To help pursue any outstanding e-signatures, these policies will appear in the Follow-up section of our website's Agency Dashboard.
- Once the applicant completes the e-signature process, a copy of the application will be stored on our website.
- For more information regarding the e-signature process, please reference the 'Step By Step E-signature' instructions on our website.
- Failure to obtain a signed application could result in consequences including but not limited to policy cancellation and/or an Errors and Omissions claim.

### **Canadian Coverage**

- To request proof of insurance for insureds traveling to Canada, you or the customer will need to call customer service at least seven business days (to allow sufficient mail time) in advance of needing the proof document.
- One vehicle per card which can be faxed, emailed or mailed. However, Canadian authorities require an original document.
- Cards will only be issued if the policy is paid through the dates required on the proof document.

## Acceptability Vehicle Guide – Motorcycle



**Standard:** These are the most versatile motorcycles available, designed to be ridden on paved roads. They usually don't include fairings or windscreens.



**Cruiser:** With reclined seating, the rider's feet rest in a forward position comfortably as they cruise along. Most of these classically-styled motorcycles highlight their exposed engine and pipes.



**Touring:** Designed for long rides, these feature comfortable backrests, fairings and windscreens. Some even have navigation and stereo systems. The body is generally bulkier than a standard motorcycle.



**Sport Touring:** A combination of a sport bike and a touring motorcycles, these offer touring-style comfort in a more streamlined design, allowing the ability to navigate twisty roads and stop on a dime.



**Sport Bike:** With a lightweight frame, these performance-driven motorcycles are built for responsive handling and quick braking.



**Dual Purpose:** This unique motorcycle type upgrades a regular dirt bike with the components needed to make it "street-legal" (horns, lights, turn signals). It can be ridden on paved roads or off-road.



**Scooter / Moped:** A commuter's best friend, this smaller motorcycle is easy to ride with no gears to shift. It's ideal for getting around town because of its excellent fuel economy.



**Trike:** This type has three wheels instead of two. Usually converted from a regular motorcycle to a three-wheeler, trikes offer a stable ride with the added capacity for towing a trailer.



**Reverse Trike:** A three-wheeled motorcycle with two front wheels and one in the rear, with conventional motorcycle controls and features. These can be factory-built or crafted from a regular motorcycle.



**Autocycle:** Designed with two front wheels and one in the rear, these combine the open-air feel and performance of motorcycles with auto-style features and side-by-side bucket seating for two.



**Electric Bikes:** These are styled like other bikes, but receive their power from battery cells instead of a conventional gasoline engine. Engine size is referred to in terms of kilowatts rather than cubic centimeters.



**Limited Production Motorcycle:** Small production or custom-made bikes. Please see next page for acceptability.

## Risks



### Custom and Assembled Program

We divide motorcycles into three categories: manufactured, assembled and custom.

**Manufactured** motorcycles are constructed by the manufacturer using parts that are primarily designed for and/or built by that same manufacturer.

**Assembled** motorcycles are primarily constructed of parts built and designed by major after-market manufacturers. The assembled motorcycles must be pre-approved.

**Custom** motorcycles are built by pre-approved builders and are specifically designed for an individual or enthusiast. The only custom motorcycles that will be accepted are built by builders that Viking Insurance pre-approves: the builder must be pre-approved before the policy is bound.

Pre-approval is conducted by the Viking Insurance motorcycle loss prevention department. The pre-approval provisions of the Custom and Assembled Program, as well as the ineligible vehicle provisions, **do not apply to policies where all operators qualify as a Good Driver under CIC section 1861.025**; except for vehicles not licensed for road use, commercial vehicles, or vehicles where the alteration of the insured vehicle renders the vehicle unsafe.

### Trikes

Must be a factory manufactured Trike, or a motorcycle changed to a 3-wheeled vehicle with a trike conversion unit or kit. The unit or kit must be made by an established trike conversion manufacturer. In addition, must have the original manufacturer's engine. No front fork modifications are acceptable.

### Unacceptable Risks

**The ineligible vehicle provisions do not apply to policies where all operators qualify as a Good Driver under CIC section 1861.025; except for vehicles not licensed for road use, commercial vehicles, or vehicles where the alteration of the insured vehicle renders the vehicle unsafe.**

## Risks (continued)

### Unacceptable Vehicles

- Vehicle not licensed for road use or is an off-road vehicle, including all-terrain vehicles (ATVs), Dune buggy, and Three-wheel ATV
- Campers / RVs / Travel Trailers
- Segways
- Pocket bikes
- Mini Trucks
- Go carts
- Show bikes
- Motorized standup skateboard / skate caddy
- Snow machine (multi-tracks)
- Motorized coolers
- Vehicle with a total value, including optional equipment, greater than \$60,000
- Vehicle with an engine larger than 2500 CCs
- Vehicle with any branded title including salvage or rebuilt
- Vehicle with an altered frame
- Vehicle not initially manufactured for sale in the United States
- Vehicle with state assigned VIN

### Unacceptable Use and Characteristics

- Nitrous – Fuel delivery that uses nitrous oxide or similar performance enhancing compounds
- Business use / delivery
- Law enforcement or any type of security services
- Registered in name of a corporation or business
- Racing /competition
- Lienholder that is not a financial institution or entity whose regular business is the financing of motor vehicles
- Ride for hire (including funeral, escorts, parades, ride sharing, etc.)
- Leased or rented to others by the insured
- Vehicles without engine/motor
- Partially assembled (new business)
- Consignment



## Risks (continued)



### **Operators who are unacceptable are classified as those who have:**

- Not obtained a valid auto or motorcycle license, or a motorized bicycle operator's permit.
- Been convicted of insurance fraud or non-renewed by an insurance carrier for fraud.
- had these violations/accidents within the last 36 months:
  - 3 or more major violations/convictions and 5 or more minor violations/convictions
  - 3 or more at-fault accidents

## CALIFORNIA Coverages

Coverages	Limits	Deductibles	Additional Information
Bodily Injury / Guest Passenger Liability	15/30		Mandatory coverage Guest Passenger cannot be rejected and must be equal to Bodily Injury Limits must be the same on all vehicles  <input type="checkbox"/>
	25/50		
	30/60		
	50/100		
	100/300		
	250/500		
Property Damage	10,000		Mandatory coverage Limits must be the same on all vehicles
	15,000		
	25,000		
	50,000		
	100,000		
Uninsured/Underinsured Motorist - Bodily Injury (combined coverage)	15/30		Mandatory coverage unless rejected Limits must equal Bodily Injury unless higher limits are rejected This is a combined coverage Limits must be the same on all vehicles
	25/50		
	30/60		
	50/100		
	100/300		
	250/500		
Uninsured Motorist - Property Damage	\$3,500	\$250	Mandatory coverage; can be rejected when the vehicle has liability coverages only When the vehicle has liability coverage: UMPD must be rejected when UM/UIM BI coverage is rejected. When the vehicle has liability coverage: UMPD must be selected or rejected when UM/UIM BI limits are selected. When selected, UMPD must be selected for all vehicles with liability coverages.

## CALIFORNIA Coverages, continued...

Coverages	Limits	Deductibles	Additional Information
Medical Expense	\$1,000		Not a mandatory coverage Limits must be the same on all vehicles
	\$2,500		
	\$5,000		
	\$10,000		
Comprehensive Collision	* Up to \$60,000	\$100	Not a mandatory coverage Deductibles may vary between Comprehensive and Collision. Deductibles may vary across multiple vehicles for both Comprehensive and Collision.
	Actual Cash Value	\$250	
		\$500	
		\$1,000	
Value Rated Comprehensive Value Rated Collision	Up to \$60,000	\$100	Not a mandatory coverage The value of all optional equipment must be disclosed and included in the Total Vehicle Value to ensure proper coverage.
	Actual Cash Value	\$250	
		\$500	
		\$1,000	

### Comprehensive and Collision Coverage include the following benefits:

- In the event of a theft of a covered motorcycle, our base policy will pay alternative transportation expense that begins 48 hours after the theft has been reported to us and at a limit of \$20/day, \$600 maximum.
- We will pay replacement cost on rider safety apparel (including helmets, leathers, riding boots, gloves and protective eyewear) worn at time of loss – up to \$2,000.
- Coverage will extend to rented motorcycles from a licensed facility or dealer.
- Includes Optional Equipment up to \$3,000 (additional coverage amounts can be purchased – see Optional Equipment section).

## CALIFORNIA Coverages, continued...

### Specialty Coverages

#### Optional equipment

Optional equipment means options, equipment or accessories permanently installed on your motorcycle that were added after it left the manufacturer's facility (not factory standard). Items are considered factory standard if they were included as part of the manufacturer's original assembly of the motorcycle. Optional equipment includes, but is not limited to:

- Equipment added by anyone, including the customer, dealer, or previous owner(s) of the motorcycle or by a company that specializes in retrofitting motorcycles.
- Any electronic equipment, antennas, and other devices used solely to send or receive audio, visual, or data signals, or play back recorded media. Such equipment must be permanently installed on a covered motorcycle using bolts or brackets, including slide-out brackets.
- Sidecars.
- Custom paint, custom plating, and custom exhaust.
- Trailer designed to be towed on public roads by a motorcycle.
- Trike conversion kits.

We will pay the lesser of **the Actual Cash Value (ACV)** of the stolen or damaged property, unless Physical Damage Plus coverage has been purchased, or **the amount necessarily to repair or replace the property with other property of like kind and quality.**

#### To determine the ACV of optional equipment:

1. Determine value of each specific piece of optional equipment that has been added on.
2. Determine value of each specific piece of factory standard equipment that has been replaced with the optional equipment.
3. Subtract value of factory standard equipment from value of optional equipment
4. Difference is the value of optional equipment

**The amount necessary to repair or replace the property with other property of like kind and quality** does not include any reduction in the value of the property after it has been repaired, as compared to its value before it was damaged.

*Example: a Harley-Davidson seat (\$350) replaced with a Corbin seat (\$650) means you should list \$300 as optional equipment value.*

***Coverage for motorcycles with Value Rated coverage includes optional equipment coverage, but the total value of that optional equipment must be disclosed and included in the Total Vehicle Value to ensure proper coverage.***

### **Physical Damage Plus Endorsement**

- This coverage provides Replacement Cost on all optional equipment without depreciation in the event of a total loss of that optional equipment – must have been purchased in the past 5 years, otherwise we will pay Actual Cash Value (ACV).
- The limit automatically provided or selected for “Optional Equipment” is the maximum coverage we provide.
- Available when Comprehensive and Collision coverages are purchased.

***Coverage not available on motorcycles with Value Rated coverage.***

### **Replacement Cost**

- This coverage provides replacement cost if the bike is considered a total loss. Replacement cost means the cost at the time of loss of a new, unused motorcycle with a make, size, body type, and model similar to the one damaged or destroyed.
- Coverage applies only to a motorcycle:
  - Not previously owned, titled or registered
  - With a model year three-years old or newer
- The model age applies as of the time of the policy renewal. At the policy renewal when the vehicle is three years old, Replacement Cost Coverage will cease and this endorsement will no longer apply. The loss settlement method will change to Actual Cash Value.
- A model year will change October 1<sup>st</sup> of each year. For Ex. on October 1<sup>st</sup>, 2016 a 2016 model would be considered one (1) year old.
- Optional equipment is not covered through this endorsement.
- Available when Comprehensive and Collision coverage is purchased.

***Coverage not available on motorcycles with Value Rated coverage.***

**Roadside Assistance**

- Provides a 24-hour toll-free towing and roadside service when a covered motorcycle is disabled due to mechanical or electrical breakdown.
- Includes assistance for battery failure, flat tires, lockout, and insufficient supply of fuel, oil, fluid or water.
- Service is provided only through our pre-authorized vendor, Road-America, and can be contacted at 855-817-6506 (motorcycle). This number will also be listed on the insured's ID card.
- If this coverage is added anytime other than policy inception or vehicle change/addition it is to be effective 1 day after the request.

**Rental Reimbursement**

- This coverage will pay up to \$45 per day, to a maximum total payment of \$1,350, for the necessary rental of a substitute vehicle while the motorcycle described in the policy declarations or its replacement is disabled as a result of a collision or comprehensive loss covered by this policy.
- Rental Reimbursement pays expenses that begin 24 hours after the motorcycle is disabled.
- It does not pay for any mileage charges.
- Available when Comprehensive coverage is purchased.

**Accidental Death and Disability**

This endorsement provides payment when the named insured is injured/killed in a covered accident.

- \$25,000 is paid in the case of death (to the estate of the named insured)
- \$250 per week is paid to the insured in the case of disability

Medical Expense coverage must be purchased in order to select this optional coverage.

### **Diminishing Deductibles**

Provides a reduction in your Comprehensive and Collision deductibles upon renewal when there are no claims or lapses on your policy during the prior term. We apply a \$200 reduction on the first renewal and \$100 per renewal thereafter until it reaches zero.

- This coverage can only be added at the beginning of a policy term and will not be retroactive.
- The diminished deductibles reset to the selected deductibles for both Comprehensive and Collision coverages, if there is a lapse in coverage or a loss paid under either coverage.
- Available when Comprehensive and Collision Coverages are purchased.

### **Excursion Diversion**

For any loss covered by this policy under Comprehensive and/or Collision, this coverage applies in the event of a loss to, or mechanical or electrical breakdown of a covered motorcycle that occurs more than 100 miles from the insured's principal place of residence and is withdrawn from use for at least 24 hours.

- Up to \$1,000 for loss or damage to any safety apparel whether being worn at the time of loss or not. This coverage does not apply to theft of any apparel unless there is a total theft of the motorcycle. Safety apparel does not include helmets.
- A \$400 maximum limit is afforded for reasonable:
  - Transportation expenses (\$45 per day)
  - Lodging (\$100 per day)
  - Meals (\$50 per day)
- Available when Comprehensive coverage is purchased.

**Special Processions** is an optional coverage. This endorsement removes any policy restrictions for the insured's use of their cycle in daytime special processions, provided the insured's primary business is other than providing such services. The insured must be operating the cycle. Any passenger coverage applicable of suspended for employees. This is a vehicle level coverage.

### **Value Rated**

This is defined as the current value of the vehicle, **including all optional equipment**. Value Rating will be required for vintage motorcycles and risks with symbol designations 5, 6, 12, 13, 15, 98 and 99. Vintage motorcycles are defined as all motorcycles 30 years old and older.

## Rating Information

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### Operators

- All regular operators should be listed including those living outside of household.
- Each operator is rated on the motorcycle they customarily ride. If there are more motorcycles than riders, the additional motorcycles will be rated using the excess vehicle factors for years experience, driver class, and driving record level.
- For rating and underwriting purposes, we use third party vendors to obtain and verify additional operator information. **While social security numbers are not required, it is recommended to obtain the most accurate rates.**
- The Named Insured(s) must be individuals and cannot be a business or a trust. A trust may be added as an additional interest. Please contact customer service.
- When listing a leaseholder on a vehicle, the leaseholder contract must be a minimum of 12 months.
- A leaseholder cannot be added in conjunction with a lienholder on the same vehicle.
- “Married” includes any person who is legally married or deemed married by state law, widow or widower, in a civil union, or a registered domestic partner. It does not include any person who is divorced, separated or not living with their spouse.
- Loss history report may be included in review of underwriting decision.
- Our system will automatically update loss history reports based on results.
- Motor Vehicle Report (MVR) will automatically pull information tied to the driver, and may impact rates.
- Motorcycle Driving experience should be based on the operator’s on-road experience.

**Experience Period** is defined as 3 years from the occurrence date of an accident or violation/conviction. All at-fault accidents, major and minor convictions will be counted.

- If an occurrence results in multiple convictions or accidents on the same day, all accidents and the highest chargeable convictions will be counted.
- When multiple major(s) and minor(s) occur on the same day, we will count the major(s).
- When multiple minors occur on the same day, we will count one minor.

**At-fault accident** is any accident that is not considered a not at-fault accident. These are chargeable and included in the rating for Collision and Comprehensive coverages only.



**Not At-fault accidents** are NOT included in the Driving Record rating calculation and are under the following circumstances:

- Vehicle was legally parked; or
- Vehicle was struck in rear while legally stopped for traffic or traffic control device; or
- Vehicle collided with a bird or animal; or
- Accident involved a hit-and-run driver and reported to proper authorities within 24 hours; or
- Accident in which judgment or reimbursement is obtained from other party, provided the Company makes no liability payment on behalf of the insured. One vehicle accidents shall be considered at-fault accidents, unless the facts of the accident prove otherwise.

**Comprehensive claims** are defined as an occurrence which results in paid or reserved damages over \$500 under Other Than Collision coverage, except for towing and “acts of nature” losses such as windstorm, earthquake, hail, explosion, tornado, cyclone, flood or water damage. These are chargeable and included in the rating for Collision and Comprehensive coverages only.

#### **Annual Mileage**

- Based on the estimated annual mileage provided by the insured.
- At new business: if the insured does not provide this estimate, we will apply a default estimated mileage figure of 5,001 to their policy rating.
- For renewal business: prior to renewal, we will ask the insured to provide an estimated of their annual mileage to be applied to their renewal. If the insured does not provide, we will apply the estimated mileage figure from their current, expiring policy to their renewal offer.

## Discounts

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### **Mature Driver Discount**

- Operator must be 55 years old or older.
- Completed a California state-approved Mature Driver Improvement Course within the most recent 36 months.
- Mutually exclusive with the Operator Safety Course Discount.

### **Multi-Policy Discount**

- Applies if the Named Insured has one or more additional personal lines insurance policies through any carrier within your agency.
- Proof does not need to be submitted, however, must be retained by you for audit purposes.

### **Multi-vehicle Discount**

- Automatically applies if there are two or more vehicles on the policy.

### **Operator Safety Course Discount**

- Completed an approved safety course for the applicable vehicle type within the last 5 years. (This does not include an automobile driving course).
- Proof does not need to be submitted, however, must be retained by you for audit purposes.

**Good Driver Motorcycle Program** is a discount applied to all vehicles on a policy qualifying for “good driver” status under section 1861.025 of the Insurance Code. To qualify for the Good Driver Discount, the drivers on the policy must meet all of these requirements:

- Be licensed for the past three years
- Have a current motorcycle endorsement
- Not have had more than one Department of Motor Vehicles violation point during the prior three years.

Additionally, during the time period commencing on 01-01-99, or the date ten years prior to the date of application for the issuance or renewal of the policy, whichever is later, the drivers on the policy cannot have had a conviction of certain driving under the

influence related driving offenses as defined by Vehicle sections 23140, 23152, 23153, 23550 or 23566, and Penal Code section 191.5 or 192 paragraph 3, subdivision c which defines vehicular manslaughter while driving under the influence offenses.

If the driver had an at-fault accident as defined by California statute 1861.025 and California regulation 2632.12 and that at-fault accident is within the preceding 36 months on their driving record, they will not qualify for the Good Driver discount. Subject to the exceptions set forth in subdivision (b), paragraphs (1) through (6) of Insurance Code Section 2632.13 (see page 43 of the Rate Manual), California Code of regulation mandates that a driver may be considered to be principally at-fault in an accident the occurred on or after 12-10-2011, if the driver's actions or omissions were at least 51% of:

- the legal cause of the accident, or
- the accident resulted in bodily injury or death, or the accident resulted only in property damage and the total amount of the loss exceeded \$1,000. (A single property damage accident over this threshold occurring with the preceding 36 months that does not result in bodily injury or death will not preclude a driver from being eligible for the Good Driver Discount.)

To have a policy further reviewed for Good Driver discount eligibility, the insured must submit one or more of the following forms of accident details showing that driver was not at-fault or that there was no bodily injury involved in the at-fault accident:

- A claims report with sufficient information to determine the details of the loss.
- Documentation from their previous carrier regarding the loss.
- Documentation from the other party's carrier regarding the loss.
- Written declaration from the driver regarding the loss. This declaration will be made under penalty of perjury, and any fraudulent or material misrepresentations may result in voiding or cancellation of the policy.

**The Good Driver Discount will apply to all coverages.**

Discount Name	Discount Percentage *
Mature Driver Discount	5%
Anti-Theft (Comprehensive only)	5%
Multi Policy	5%
Multi Vehicle	4%
Operator Safety Course	2%
CA Good Driver Discount	35%

\*Discount % above, unless noted, is presented as an example of collision premium discount to demonstrate the value. Savings across other coverages can vary and some discounts don't apply to all coverages. Other rating variables will impact premium in total.

## Surcharges

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### Vehicle Modification

A performance modifications surcharge will apply on vehicles with any of the following:

- equipped with a turbo charger /super charger
- Other equipment intended to increase speed of the motorcycle (e.g. nitrous oxide) \*Applies to Good Driver policies only

## CALIFORNIA specifics

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**Base Commission:** New Business – 10%; Renewals – 10%

*This commission applies, unless the company has communicated something different to you from what is stated above.*

The **minimum premium** is \$100.00. \$50 of this premium will be considered fully earned unless canceled at the option of the company. Nonpayment of premium by the insured is not considered a cancellation at the option of the company.

## Billing and Payments

Payment Plan Options: **NOTE - all policies are written for 12 month terms**

Plan	Total Premium	Down Payment	Installments	Automatic Payments	Direct Bill	When Installments are Due
Full Payment	All	100%	N/A	Available	Available	N/A
3-Pay	\$150 +	40%	2 @ 30%	Available	Available	1 <sup>st</sup> at 60 days 2 <sup>nd</sup> at 90 days
6-Pay	\$300 +	25%	5 @ 15%	Available	Available	1 <sup>st</sup> at 60 days 2 <sup>nd</sup> at 90 days 3 <sup>rd</sup> at 120 days 4 <sup>th</sup> at 150 days 5 <sup>th</sup> at 180 days
12-Pay**	\$150 +	Approx. 8.33%	11 @ Approx. 8.33%	Required	N/A	Policy effective date, unless an alternative date has been requested.

**\*Note – Not all Payment Plans are available for all bike types.** For a policy where any of the vehicles are assigned to Symbol 14, 19-24, or 40-43 by a Non-Good Driver operator, then only the Full Payment Plan will be available. The Payment Plan restrictions do not apply to policies where all operators qualify as a Good Driver under CIC section 1861.025.

\*\*The 12-Pay plan is not available at new business.

**Fees**

Direct Bill Installment Fee - \$7.00

Automatic Payment Installment Fee - \$3.00

The first installment will be due 30 days from the effective date of the policy and subsequent installments will be due every 30 days from there until the policy term is paid.

In order to accommodate Payment Plan changes, they will need to be rewritten or changed at Renewal.

**There are two different billing types available:****1. Direct Bill**

- This is the default billing type.
- Approximately 14 days prior to the due date, a paper invoice will be sent to the insured.

**2. Automatic Payments**

- Enrollment is required.
- Enrollment is available any time during the policy term. Any bills generated prior to enrollment will not be made via automatic payments and should be paid accordingly.
- Once enrolled, payments will be automatically deducted from the insured's account on a specific date. The payment method for this automatic deduction can be from a checking, savings, debit or credit card account.
- In place of a bill, a payment schedule (which includes the amount due and deduction date of each installment), will be sent to the insured. A new payment schedule will only be sent if an amount due or deduction date changes.
- The policy will be removed from Automatic Payments if funds are not available in the account provided, and will switch to Direct Bill. A returned payment fee will apply.

**Endorsements**

- If the policy is paid through the term and an endorsement is made that results in additional premium greater than \$150, the balance will be split into 3 additional installment bills (if there enough time in the policy term). If it is less than \$150, 1 additional bill will be created. Fees may apply for these additional installments.
- If the policy is not paid through the term and an endorsement is made, the additional premium will be spread among the remaining installments.

### **Loss Settlement**

We will pay to repair or replace the damaged vehicle and its optional equipment to its pre-loss condition. We promise to use only “Genuine Manufacturer’s Parts” when repairing the insured motorcycle.

If the vehicle is stolen or considered a total loss there are 3 different payment methods that can be used when settling Comprehensive and Collision claims. All loss settlements will be reduced by any applicable deductible.

1. Actual Cash Value

We will determine and pay the fair market value of the vehicle and its optional equipment up to the limits stated on the declaration page.

2. If Physical Damage Plus endorsement is present and optional equipment cannot be repaired we will pay to replace it without depreciation, provided the optional equipment was purchased within the last 5 years.

3. Replacement Cost

- We will pay replacement cost on the vehicle and its optional equipment.
- Endorsement must be applicable to the appropriate vehicle being declared a total loss and listed on the declaration page.

## Contact Us

### CUSTOMER SERVICE – 800-334-0090

#### Additional Contact Options:

Fax	E-mail	Mail
<b>Customer Service</b> <b>Discount Proof:</b> 800-632-9947	<b>Customer Service:</b> <a href="mailto:help@dairylandinsurance.com">help@dairylandinsurance.com</a>	Dairyland Insurance P.O. Box 8047 Stevens Point, WI 54481-8047
<b>Claims:</b> 888-729-2225	<b>Discount proof:</b> <a href="mailto:policydocuments@dairylandcycle.com">policydocuments@dairylandcycle.com</a>	<b>Claims:</b> Motorcycle Claims Center P.O. Box 8042 Stevens Point, WI 54481-8042

#### Roadside Assistance

ROAD AMERICA MOTOR CLUB® 24-Hour Toll-Free #: 855-817-6506 (motorcycle)

#### Payment Options

##### Broker Payments

*Agent.DairylandAgent.com*

- Broker Sweep
- Customer Credit card and e-check accepted

##### Customer Self Service

*My.DairylandInsurance.com*

- Make a credit card or e-check payment
- Print ID cards
- Manage bill alerts
- View and print policy documents

#### Dairyland Sales Support

- Phone # 800-334-0090
- Fax # 715-346-7266