

NATIONAL  
GENERAL<sup>®</sup>  
an **Allstate**<sup>®</sup> company



CALIFORNIA  
**Motorcycle**  
Underwriting & Product Guide

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Underwritten by: Integon National Insurance Company

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## Unacceptable Risks

- Drivers who do not possess a valid driver license.
- Drivers without a garaging address.
- Drivers who require a financial responsibility filing.
- Drivers with six points or more in 23 months.
- Drivers with ten points or more in 35 months.
- Drivers with four or more comprehensive claims in the last 35 months.
- Drivers under 24 years of age with a DUI or alcohol or drug-related violation.
- Drivers with an International, Diplomatic, or Revoked driver license status.
- Applicants who have been convicted of insurance fraud.
- Vehicles not principally garaged or stored in California a minimum of 10 months out of a year.
- Vehicles used for racing/speed tests, pick up or delivery of goods, limousine or taxi service, emergency services, and all other business or commercial purposes.
- Vehicles leased or rented to others.
- Vehicles with an electric motor — excluding golf carts.
- Vehicles with no motor or engine.
- Vehicles with a salvage title.
- Dune buggies, snowmobiles, and Cushman 3- and 4-wheeled vehicles.
- Low Speed Vehicles (LSVs), Golf Carts, Utility Terrain Vehicles (UTVs), All Terrain Vehicles (ATVs) that are DMV registered for street use.

## Coverages

### Liability

Bodily Injury/Property Damage/Guest Passenger Bodily Injury limits are required to be the same for all cycles on policy.

### Uninsured/Underinsured Motorist Bodily Injury (UM/UIMBI)

- Coverage is applied to all policies — **unless** specifically rejected in writing by the insured.
- Limits are required to be same for all cycles on the policy.
- Limits cannot exceed Bodily Injury limits.

### Uninsured Motorist Property Damage

- Required coverage when UM/UIMBI coverage is on the policy.
- Limits are required to be same for all cycles on the policy.

### Medical Payments

- Optional coverage.
- Limits are required to be same for all cycles on the policy.
- Coverage is per person per accident.

### Physical Damage

- Physical damage only policies are not acceptable.
- Collision coverage requires Comprehensive coverage.
- Salvage vehicles are not acceptable.

### Helmet Coverage

Up to \$400.00 of Helmet coverage is included at no additional premium on all cycles on the policy with both Comprehensive and Collision coverages. Coverage applies when the helmet is worn during a covered loss.

### Towing and Labor

- Available on cycles with Comprehensive coverage or Comprehensive and Collision coverages.
- Up to \$50 is paid for any covered loss.

### Roadside Assistance

- For any covered loss that occurs more than 100 miles from the principle place of residence.
- Available on cycles with Comprehensive coverage or Comprehensive and Collision coverages.

## **Additional Equipment/Safety Apparel Coverage**

Policies with physical damage provide coverage for all equipment made by the motorcycle's manufacturer that is permanently installed on the cycle when purchased new (invoice required).

- The first \$2,500 of additional equipment/safety apparel is included at no additional premium. The total dollar amount of all custom equipment/safety apparel is required to be listed on the Coverage page in order for coverage to apply.
- Additional Equipment coverage is required to be purchased to extend coverage to all other equipment above \$2,500 in value.
- Includes equipment permanently attached to the cycle, custom paint, and customized illustrations.
- Premium is based on the actual cash value of all accessories. Do not include labor in value.
- The following are excluded from Additional Equipment/Safety Apparel coverage:
  - Radar detectors.
  - Carbon fiber bodywork or accessories.
  - Helmets (see separate Helmet Coverage above).
- Requires Comprehensive and Collision coverages.
- The maximum value for additional equipment/safety apparel on one vehicle is \$20,000.

## Discounts

All discounts and surcharges will be summed together before being applied. Discount verification(s) should be documented and kept in agency file. Subject to review.

### Association

Available when an insured is a member of the American Motorcycle Association or another nationally recognized association such as Goldwing Touring Association, H.O.G., ABATE, etc.

### Good Driver

Available when **all** drivers on the policy meet the following Good Driver Discount criteria:

- No more than one DMV violation point during the past 36 months.
- No convictions of driving under the influence of alcohol or drugs within ten years prior to the date of the application or renewal.
- Possession of a valid California Motorcycle Endorsement throughout the last three years.
- International driver license is unacceptable.

### Mature Driver

Available for an insured who:

- Is 55 years of age or older **and**
- Has completed a DMV approved accident prevention course in the past 36 months.

### Motorcycle Safety Foundation

Available for drivers who have completed the Motorcycle Safety Foundation Rider Course or another approved motor vehicle accident prevention course.

### Multi-Cycle

Available when there is more than one cycle on the policy. Up to nine cycles per policy are permitted.

### Multi-Policy

Available when the insured has another in-force motorcycle, personal auto, or commercial vehicle policy with National General. The policy number of the current policy should be included on the motorcycle application.

### Persistency

Available at new business and renewal when the following conditions are met:

- All drivers are required to be at-fault accident free for the 12 months prior to the policy effective date **and**
- The named insured is required to present proof of continuous in-force liability motorcycle or personal auto liability coverage for the prior 12 months with no lapse in coverage.

Acceptable proof:

- Declarations Page.
- Renewal offer or notice of non-renewal from previous company showing policy effective dates.
- ID cards with policy effective dates.

## **Surcharges**

### **Modified**

Applied for any cycle that has:

- Engine or driveline modifications designed to increase performance.
- Frame or suspension alterations that change the stability or handling characteristics of the cycle.
- Been rebuilt with aftermarket engine or frame components.

## Quote Information

National General insures just about every type of bike there is — from cruisers and touring bikes to trikes sport bikes and even special construction bikes, classic motorcycles, golf carts, and ATVs.

### Accident Threshold

Accidents in which the total damages are \$1,001 or more.

### Experience Period

Violations are charged if the conviction date is within 36 months prior to the policy effective date. Accidents are charged if the occurrence date is within 36 months prior to the policy effective date.

### Underwriting

- Named insured is required to be titled owner.
- All drivers are required to be listed. Highest-to-highest rating.
- All drivers should have a valid driver license or motorcycle instruction permit — **unless** an off-road vehicle is on the policy.
- Named insured and all drivers are required to reside in the same household.
- Application is required to be signed and dated by both named insured and agent and kept in agency file. Subject to review.
- Discount verification(s) should be documented and kept in the agency file, subject to review.
- All applicable rejections are required to be signed and dated by the named insured and kept in the agency file, subject to review.

### Minimum Premium

Minimum written premium per policy is \$100.

### Driver Rating

Rates are assigned based on marital status **and** number of years the highest rated driver of the cycle has been licensed. Widows and widowers are rated as married; separated or divorced drivers are rated as single. All drivers of the cycle(s) listed on the policy, including the named insured, are required to be listed on the application or excluded.

### Geographic Zones

National General uses zone definitions, which are broken down by ZIP Code. Use the ZIP Code in which the cycle is principally garaged. If the mailing address and place of garaging differ, list both on the application and provide a clear explanation. A Post Office box is not acceptable as a garaging location.

**Note:** If insured moves out of state during policy period, rewrite the policy in the new state. If rewritten with National General, the current policy will be canceled pro rata.

### Named Driver Exclusions

Endorsements excluding coverage while an insured cycle is being operated by a named individual, or several individuals are permitted subject to the following rules and provisions:

- **New business** — Individuals to be excluded are required to be listed in the Driver Exclusions section of application. Named insured is required to sign the application.
- **Endorsements** — To exclude specific individuals during the policy term, the named insured should sign a properly completed exclusion form showing the effective date of the change and observing proper binding rules. This form should be kept in the agency file and is subject to review.

## Transaction Guidelines

### Binding New Policies

Applications will be bound as of the date on the application or the request for endorsement, provided:

- Application and all other required forms are completed and are signed by the applicant.
- Risk meets acceptability guidelines.
- Required down payment accompanies application.

Agents do not have authority to issue policies, endorsements, or cancel notices or to permit a solicitor to bind coverage. Backdating is unacceptable.

### Hazardous Weather Binding Restrictions

In the event of hazardous weather conditions, National General reserves the right to prohibit binding of physical damage coverage. These binding restrictions do not apply to any policies qualifying for 'Good Driver' status.

#### New Business

- Do not bind any new policies with physical damage coverage.
- Liability only policies can be bound.

#### Endorsements

- Do not bind coverage to add or replace a vehicle with physical damage coverage.
- Do not add physical damage coverage to an existing liability only vehicle.
- Do not lower a physical damage deductible for an existing vehicle.
- All other types of endorsements can be bound.

#### Reinstatements

Policies with liability only coverage are eligible for reinstatement.

### Misrepresentation of Risk

Misrepresentation of a risk is insurance fraud. Our company's contract for insurance requires the open disclosure of all requested underwriting information. Failure to do so may affect the insured's eligibility to receive the benefits of the contract.

### Additional Premium

Down payment is not required; the insured will be billed directly.

### Credit Endorsements

Future installments will be reduced equally by the amount of the credit endorsement. If no installments are remaining, a draft will be issued for the amount of the credit.

## Endorsements

Endorsement requests should be submitted using our agency policy system at [www.natgenagency.com](http://www.natgenagency.com).

Normal binding rules apply to endorsements and all endorsements are subject to the guidelines established for new business.

Premium adjustments resulting from policy changes will be made at time of endorsement or incorporated into future installment bills. If all installment payments have been received, premium adjustments will be billed or credited directly to the insured.

Select types of endorsements will be reviewed by National General and additional information may be requested because of the transaction being performed.

## Cancellations

### Flat Cancellations

Flat cancellations after policy inception are only permitted for one of the following reasons:

- National General is notified within 30 days of the policy effective date that there is duplicate coverage on the vehicle(s) equal to or greater than the National General policy. A copy of the Declarations Page from the other policy **and** the named insured's written request is required to be submitted.
- The named insured did not take possession of the vehicle during a vehicle purchase and there are no other vehicles listed on the policy. The named insured's request is required.

A Cancellation fee is not charged for a flat cancellation.

### Insured Requested

Insured requested cancellations are calculated pro rata and are reduced by a cancellation fee. This fee is fully earned, and no commission is paid on fee. This fee requires the equity date to adjust by the amount of the fee throughout the policy period.

When a request to cancel a policy is received from a named insured, co-named insured, or resident spouse who is listed on the Declarations Page, the agent can process the cancellation. A signed written request from the named insured is required. The agent is required to retain the insured's signed written request and any necessary proof documents.

The cancellation effective date can be:

- Ten days or less in the future.
- Thirty days or less in the past.

**Note:** When the cancellation effective date is more than 30 days in the past, the agent is required to send National General a cancellation request signed by the insured along with proof of other coverage.

When Claims declares a vehicle is a total loss and National General retains the salvage vehicle, it is deleted from the policy the day after the loss. If the total loss vehicle is the only vehicle on the policy, a letter is sent to the insured requesting replacement vehicle information or asking if the policy should be canceled.

### Company Requested

#### Cancellation for Non-Payment

If the initial down payment is non-sufficient or dishonored, the National General policy becomes null and void.

If payment for a billed installment is not received by the due date, a notice of cancellation may be sent to the insured, agent, and any loss payee or additional interest. If payment is received **before** the cancellation effective date, the cancellation will not take effect, and the policy will remain in-force. If payment is received **on or after** the cancellation effective date, the cancellation will take effect.

Cancellations for non-payment of premium are calculated pro rata.

## **Reinstatements**

Policies may be eligible for reinstatement for up to 30 days of a cancellation or expiration date. Policies may be eligible for reinstatement with or without a lapse depending on the number of days since the expiration or cancellation. In addition, certain criteria are required to be met to reinstate a policy, such as providing a statement of no loss, satisfactory payment, and outstanding proof documentation, if applicable.

New business policies canceling due to non-sufficient funds may not be eligible for reinstatement. A policy may be rewritten if the insured meets current guidelines and satisfies any outstanding balance; the rate may change.

## **Renewals**

A renewal offer will be sent to the named insured approximately 66 days prior to the policy expiration date. The insured is required to pay all balances due before money received can be applied to the renewal.

## Billing, Payments, and Fees

Do not retain commission from premium collected from insureds. All payment options are direct billed to the insured except for the down payment, which is required to accompany the application. All refunds are also mailed directly to the named insured(s) at the address on the application or any change of address provided to us in writing.

### Term of Policy

12-month policies are offered and will display in the system when available.

### Outside Premium Financing

Premium financing is not accepted for payment of motorcycle policies. The only acceptable methods of payment are payment in full **or** one of our installment plans.

### Payments

All National General payment invoices are billed directly to the insured **except** the down payment, which is required to accompany the application. Each invoice will contain a schedule of remaining payments.

All refunds are mailed directly to the insured.

When an agent accepts an insured's check, it should be made payable to National General or the agency. When an insured's check is made payable to National General, the check should be endorsed to the agency account by signing or stamping the check and indicating 'For Deposit Only.'

When an insured's check is returned to the agency for non-sufficient funds reasons, National General will reimburse the agent — including any associated bank fees up to a maximum of \$25. Agent notification is required to be received at National General within 20 calendar days of the date the insured's check was written to receive reimbursement.

Acceptable methods of payment are:

- Down Payment — VISA, Discover, American Express, and MasterCard credit card or debit card, agent sweep, or electronic check
- Installment Payment — VISA, Discover, American Express, and MasterCard credit card or debit card, agent sweep, or electronic check
- Automatic Payment — VISA, Discover, American Express, or MasterCard credit card, checking account, or savings account.

## Automatic Payment

If the Auto Pay payment method is available, an insured may complete a National General Automatic Payments Authorization Agreement at new business or at renewal and choose to have monthly installments electronically withdrawn from one of the following:

- Personal checking account or savings account **or**
- Credit card or debit card.

**Note:** The Auto Pay discount is not available with recurring credit card or debit card payment method.

National General will provide the named insured a schedule of automatic payment transactions.

If a change occurs on the policy resulting in a premium change, a revised statement will be issued in advance confirming the new amount to be drafted. Agents should notify insureds that National General will continue drafting based on the current draft schedule until the revised statement is issued.

Requests to change account information or draft dates are required to be received by National General at least 10 business days prior to the next draft. Requests to stop automatic payment are required to be received by National General at least 3 business days prior to the next draft. For account information changes, a new Automatic Payments Authorization Agreement is required.

Renewal down payments will automatically be drafted from the named insured's account — **unless** a written request to stop the draft is received.

## Fees

All fees are fully earned in the event of cancellation — **unless** noted differently.

### Cancellation Fee

A \$20 fee is charged when a policy cancels for non-payment or when a customer cancels the policy before the renewal date.

### Convenience Fee

A \$5 fee will be charged to process payments taken over the phone by a Customer Service Representative rather than using one of the other payment options available. This fee is fully earned.

### FR Filing

A \$50 fee will be charged for each person on a policy for whom a Financial Responsibility SR-22 filing is made.

### Installment Fee

The Installment fee is included in the installment amount and on new and renewal down payments. The amount of the fee is based on payment method.

Electronic Funds Transfer (EFT)/Auto Pay	
Checking/Saving	\$2
Recurring Credit Card/Debit Card	\$6
All Other	\$6

### Late Fee

A \$5 fee will be charged for payments received after the due date.

### Non-Sufficient Funds Fee

A \$20 fee will be charged on all returned checks not honored by the bank.

## Document Retention and Review Requirements

It is important to maintain complete and accurate records on all insurance transactions conducted on behalf of National General. When a sale or policy endorsement is completed, an Agency To Do prints a list of documents required to be submitted to National General or to be retained in the customer file. These documents, whether paper or electronic form, should be retained for at least five years from the policy expiration date (or if coverage was never bound, from the date on which the policy quote was rejected). If state law requires such documents be retained longer than five years, comply with the state requirement.

All agency records pertaining to the business of National General are open for evaluation and inspection during routine reviews. Upon request, the agency will be required to present specific documentation. Failure to provide the documentation within the allotted period will result in a failed review.

## Uploading Policy Documents

When a Policy To Do requires documentation be submitted to National General, uploading documents through the policy system is the fastest and easiest way to ensure immediate receipt of policy documents.

## Go Paperless

Enroll National General customers in paperless document delivery — adding value for the customer and reducing calls to the agency. Paperless document delivery provides the insured immediate access to Declaration Pages, Policy Booklets, endorsements, renewals, invoices, and other documents.

**Note:** The insured will continue to receive a printed cancellation notice delivered by the United States Postal Service.

The only requirement for an insured to Go Paperless is a valid email address.

When the insured chooses to Go Paperless, a welcome email is sent from [Service@NGIC.com](mailto:Service@NGIC.com) advising the insured to complete the self-service registration. If the insured does not complete the self-service registration and accept the terms and conditions within 7 days, the insured is removed from Go Paperless, and all policy documents are sent by the United States Postal Service using the address on the policy.