



**AMERICAN FAMILY HOME INSURANCE COMPANY**

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(070)

*New Business 03-15-06*



**Riders Choice  
Motorcycle Program**  

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*Underwriting Guidelines*

**American Modern Insurance Group**

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**New York**

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## SUBMITTING THE RISK

The guidelines on the following pages are provided to assist you in evaluating each risk as it is received. Keep in mind that sound underwriting requires judgment applied to each individual situation. Therefore, on occasion, a risk may be deemed unacceptable by American Modern Insurance Group even though it is not expressly prohibited in this guide.

## BINDING PROCEDURES

1. New business applications must be postmarked no later than 72 hours after the effective date. Coverage is bound as of the time and date the application is signed and dated by all Named Insureds and the authorized agent and deposit is received. **All applications and Selection/Rejection forms, if applicable, must be signed and dated by all Named Insureds and the authorized agent.**
2. Mid-term policy change procedures:
  - a. If a unit is replaced and there is no change in coverage, the insured must notify the agent within 14 days of acquisition in order to maintain coverage on the replacement unit.
  - b. If a unit is replaced and additional coverage is desired, the additional coverage does not apply until the agent is notified.
  - c. If an additional unit is added to the policy, there is no coverage for the additional unit until the agent is notified.

It is the agent's responsibility to process the change or forward the request to their processing agent's office or the company processing office immediately. A current effective date will be used on any change request involving an additional or replacement unit in any situation that requires backdating in excess of the above guidelines (2.a., 2.b., 2.c.). Current effective dates mean the date notification is received in the processing agent's office or in the company processing office.

**IMPORTANT NOTE: All other mid-term changes involving an increase in coverages or limits:** A current effective date will be used on any other change involving additional coverages or an increase in limits if processing the change will require backdating in excess of ten days.

3. Due diligence should be exercised in obtaining signed applications, coverage Selection/Rejection forms and proofs of discount. It may be necessary to forward such items to your underwriting authority or to keep such documentation readily available for review. For specific questions, please contact your American Modern Insurance Group representative.

## TEMPORARY SUSPENSION OF WRITINGS

During periods of severe weather, do not accept any applications to add Physical Damage coverage or requests to lower deductibles on existing policies. Impending severe weather includes, but is not limited to tornado, flood, hurricane or tropical storm warnings and/or watches. Renewals of expiring policies may be written provided there is no increase in coverage or lapse between policies.

### IMPENDING SEVERE WEATHER – BINDING RESTRICTIONS AND PROCEDURES:

**FOR UPDATES, CALL (800) 543-2644 EXT. 3700**

## PAYMENT PLAN OPTIONS AND FEES

| Payment Plan Options and Fees | <u>EFT*</u><br>(2 months down with 10 installments)<br>No service fee. | <u>1-Pay</u><br>(Paid in Full)<br>No service fee. | <u>2-Pay</u><br>(50% down with 1 installment)<br>Installment (due at 60 days) must include service fee. | <u>4-Pay</u><br>(25% down with 3 installments)<br>Each Installment (due at 60, 120, and 180 days) must include service fee. |
|-------------------------------|--|---|---|---|
| Premium \$200 or less         | N/A  | Available   | N/A   | N/A   |
| Premium \$201-\$400           | N/A  | Available   | Available   | N/A   |
| Premium \$401 or higher       | Available  | Available   | Available   | Available   |
| Credit Card Payment           | N/A  | Available   | Available   | Available   |

MasterCard®, Visa®, Discover®, and American Express® are accepted. Indicate card type, charge amount, card number, and expiration date.

\*Indicate bank account number, routing number, and date of transaction. Form 00220-08-G needs to be attached to the application for this option.

## GENERAL UNDERWRITING RULES

### 1. POLICY TERM

Policies may only be written for a term of 12 months.

### 2. MINIMUM PREMIUM

- a. The Minimum Written Premium is \$75.00 per unit.
- b. The Minimum Earned Premium is \$75.00 per policy if cancelled by the insured.

### 3. INSURANCE SCORE AS PART OF A MULTI-TIER PROGRAM

- a. If the quoted customer is not receiving the best rate possible based on Insurance Score, they must receive an adverse action letter. This is true even if they do not wish to proceed with the quote. **modernLINK®** will print these letters when a quote or application is printed or they can be printed alone. If you are receiving a quote by phone, these letters will be faxed to you to give to the customer. If the customer is not in your office, you will need to mail these letters to that customer. This procedure satisfies the requirements of the Fair Credit Reporting Act.
- b. We will use Insurance Score as one criterion to determine the insured's Market Tier.

### 4. MARKET TIER

- a. All policies will be placed into a Market Tier using rules that are objective and mutually exclusive. All policies will be reviewed at renewal and potentially retiered. Market Tiers range 1 through 8, with Tier 1 being the lowest-rated tier, and Tier 8 being the highest-rated tier.
- b. Financial responsibility scores (insurance scores) are objectively determined by a third-party credit bureau. These scores are then grouped into Financial Responsibility Groupings and, in turn, used, in part, to determine the insured's Market Tier. There are 5 Financial Responsibility Groups, as follows:  
Excellent, Good, Average, Satisfactory, & Acceptable.
- c. Market Tier Movement (i.e. an insured's ability to move to a lower-rated tier) may be accomplished by one or more (up to 3) ways.
  - (1) Improve Financial Responsibility Group.
  - (2) Obtain his/her motorcycle license.
  - (3) Renew without a paid claim exceeding \$300.
- d. We outline how an insured can improve his/her Market Tier in our "Market Tier Disclosure Notice," which every insured receives as part of his or her policy packet.
- e. Market Tier 3 is the lowest-priced tier for which NEW BUSINESS is eligible.

## OWNER/OPERATOR ELIGIBILITY

### 1. GENERAL OWNER / OPERATOR ELIGIBILITY RULES

- a. All operators must be identified on the application, regardless of the amount of use.
- b. The titled owner(s) must be listed as the Named Insured(s) on the policy.
- c. The Named Insured(s) must have an insurable interest in all units covered by the policy.
- d. All operators 16 years of age and older must hold a valid United States driver's license.
- e. For street driven units, all operators must be at least 16 years of age.
- f. For Off-Road units with an engine size 251cc and over, all operators must be at least 16 years of age.
- g. Any operator requiring an SR-22 (proof of financial responsibility) is not eligible. Any operator that is indicated on the application as requiring an SR-22 must be deemed as excluded and processed as described in 4, Excluded Operators.
- h. Operators must meet the following eligibility requirements within the experience period defined below:
  - (1) No more than 3 auto or motorcycle-related losses of any type, regardless of fault.
  - (2) No Major Violations as defined below.
  - (3) No more than 1 At Fault Accident as defined below.
  - (4) No more than 1 Intermediate Violation as defined below.
  - (5) No more than 2 Minor Violations as defined below.
  - (6) No combination of At Fault Accidents and Intermediate Violations.
  - (7) No combination of At Fault Accidents and Minor Violations to exceed one of each.
  - (8) No combination of Intermediate Violations and Minor Violations to exceed one of each.

## 2. EXPERIENCE PERIOD / DRIVING RECORD

Experience Period: 3 years (36 continuous months) preceding the effective date of the policy.

## 3. VIOLATION DEFINITIONS

- a. Major Violation means any conviction of the following:
  - (1) Any alcohol or drug related driving violation.
  - (2) Driver's license suspended, revoked, cancelled or barred.
  - (3) Driving while license is suspended, revoked, cancelled or barred.
  - (4) Careless, reckless or negligent driving.
  - (5) Driving to endanger or with disregard for safety.
  - (6) Driving the wrong way, on the wrong side or left of center.
  - (7) Failure to stop and report accident involvement.
  - (8) Fleeing or attempting to elude a police officer.
  - (9) Drag racing or participating in speed contests.
  - (10) Passing a school bus.
  - (11) Any speeding violation in excess of 40 mph over the limit.
- b. Intermediate Violation means any conviction of the following:
  - (1) Any railroad crossing violation.
  - (2) Failure to yield to emergency vehicle.
  - (3) Spinning wheels, excessive acceleration, etc.
  - (4) Any improper passing. However, passing a school bus is a "Major Violation".
  - (5) Any speeding violation between 30 – 40 mph over the limit.
  - (6) Unsafe operation of a motorcycle. (Examples include driving on sidewalk, more riders than seats, driving through a funeral procession, and holding onto another moving vehicle while operating a motorcycle.)
- c. Minor Violation means violations not indicated as a "Major Violation" or "Intermediate Violation".
- d. At-Fault Accidents. For underwriting and rating purposes, every accident will be considered to be "At-Fault" EXCEPT those occurring under the following circumstances:
  - (1) Any accident where accumulated total damages do not exceed \$1,000.00, including any deductible.
  - (2) The vehicle was lawfully parked and stationary at the time of the accident.
  - (3) Any accident where an insured unit is struck by another vehicle and the applicant or other resident operator is reimbursed by, or on behalf of, the individual(s) who are responsible for an accident or receives judgment against such person.
  - (4) Any accident where the unit operated by the applicant or any resident operator is the victim of a "hit-and-run", if the applicant or resident operator reports the accident to the proper authority within 24 hours.
  - (5) Any accident that was caused by contact with a living animal, including a bird.
  - (6) Any accident where the operator of the other vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident.
  - (7) Accidents involving Physical Damage, limited to and caused by flying missiles, or falling objects.

**IMPORTANT NOTE:** We will accept a statement of details of the Not-At-Fault incident from the insured/agent.

## 4. MARITAL STATUS

- a. Married is defined as an operator who is legally married and residing with spouse or widowed. Common law marriages, which have not been approved by American Modern Insurance Group as being legally verifiable, are not recognized for rating purposes. Such couples are rated as single operators.
- b. Single is defined as an operator who is unmarried, divorced or separated and living in a separate household.

# UNIT ELIGIBILITY

## 1. DEFINITION OF MOTORCYCLE TYPES

- a. **Manufactured.** Motorcycles that are constructed by the manufacturer using parts primarily designed for or built by that same manufacturer. A list of acceptable manufacturer units can be located in the Eligible Makes and Models table (form MMT-MC).

- b. **Assembled.** Motorcycles primarily constructed of parts built and designed by or for major after-market manufacturers. A list of acceptable assembled manufacturer units can be located in the Eligible Makes and Models table (form MMT-MC).
- c. **Custom.** Motorcycles specially or uniquely designed for an individual or enthusiast. Custom motorcycles must be built by an American Modern Insurance Group pre-approved builder to qualify for this category. Do not bind or issue any unit that has not been approved by American Modern Insurance Group. A current list of pre-approved builders can be obtained by facsimile request to (513) 688-3308.
- d. **State Assigned VINs.** Liability only coverage is available for units with State Assigned VINs. However, these units must receive prior approval by American Modern Insurance Group to determine unit risk acceptability. The form for these requests is "Request for Approval on Custom Assembled or State Assigned VIN Motorcycle" (form CUSAPPR-MC).

**IMPORTANT NOTE:** American Modern conducts pre-approval of units that must be submitted on the form "Request for Approval on Custom Assembled or State Assigned VIN Motorcycle" (form CUSAPPR-MC). Binding authority will not be authorized until this form is submitted and American Modern Insurance Group approves the particular request. Submit the CUSAPPR-MC form to (513) 688-3308.

## 2. DEFINITIONS OF UNIT CLASSIFICATIONS

- a. Each unit will be properly placed in the appropriate rating Class and Sub-Class based upon the year, make, model, and VIN.
- b. Unit Rating Classes
  - (1) A – Standard units with relatively low repair costs
  - (2) B – Units with higher repair costs due to accessories or value
  - (3) C – Units with substantially increased value or repair costs
  - (4) D – All Off-Road units
- c. Unit Rating Sub-Classes
 

|   |  |
|---|--|
| <ul style="list-style-type: none"> <li>(1) AS – ATV-Sport</li> <li>(2) AT – ATV-Standard</li> <li>(3) CR – Cruiser</li> <li>(4) DB – Dirt Bike</li> <li>(5) DP – Dual Purpose</li> <li>(6) LP – Limited - Production</li> <li>(7) MP – Moped</li> </ul> | <ul style="list-style-type: none"> <li>(8) SC – Scooter</li> <li>(9) SD – Standard</li> <li>(10) SP – Street-Performance</li> <li>(11) ST – Sport-Touring</li> <li>(12) SU – Super-Sport</li> <li>(13) TR – Touring</li> <li>(14) UL – Utility-Vehicle</li> <li>(15) AO – All Other</li> </ul> |
|---|--|

## 3. RISKS NOT WRITTEN

The following units should not be written because they are ineligible.

- a. Units that are unapproved Assembled, Custom or Refurbished. Refurbished refers to chassis or structural modifications. **EXCEPTION:** The installation of accessories, trailer hitches, trike conversions or sidecars is acceptable, unless there is resulting structural or chassis alteration.
- b. Units with only Physical Damage coverage(s).
- c. Units with an engine size 2400cc and over.
- d. Units with frames and front ends ("forks") materially altered from the original manufacturer's specifications.
- e. Units with freewheeling front wheels (front wheels must have braking system).
- f. Units used for racing, speed, hill climbing events or any other organized event, which includes the practice or preparation for any such event.
- g. Units used for law enforcement or security services.
- h. Units that have been salvaged or rebuilt. **EXCEPTION:** Liability only coverage is available for re-titled salvaged units with a State Assigned VIN, yet these units may not be bound until American Modern Insurance Group approves through the "**Request for Approval on Custom Assembled or State Assigned VIN**".
- i. Units that are electric or gas-powered Go-peds®, Segways™ or similar models (i.e. two-wheeled scooters designed to be ridden while standing).
- j. "Pocket Bikes," or any other small scale replica of a street-driven unit.
- k. Units equipped with a nitrous system.
- l. Units powered by electricity or battery.
- m. Units that are turbo charged.

- n. Units that are homemade or kit built.
  - o. Units that are not street legal are not eligible for rating classes A, B, or C.
  - p. Units not principally garaged at least 6 months in a state where there is an active American Modern Motorcycle Program.
  - q. Units for sale or on consignment at the time of application.
  - r. Units with any unrepaired/existing damage.
  - s. Units that are dune buggies or snowmobiles.
  - t. Units with more than one owner. **EXCEPTION:** Units may have more than one owner, if and only if, all owners primarily reside in the same principle residence.
  - u. Units titled in the name of any business or association.
  - v. Units used for commercial or business purposes. This includes, but is not limited to:
    - (1) Units leased or rented to others.
    - (2) Units used for business in a funeral or escort service.
    - (3) Units used for business purposes (example: pizza delivery).
4. **ADDITIONAL "TRIKE" CONVERSION/MANUFACTURER ELIGIBILITY REQUIREMENTS**
- a. The converted/manufactured unit must have an original VIN from the manufacturer.
  - b. The conversion differential, body kit or manufactured unit must have been assembled by one of the following companies:
 

|                               |                     |                     |
|-------------------------------|---------------------|---------------------|
| (1) Boom Trikes               | (10) Horizon Trikes | (19) TriKing        |
| (2) California Side Car (CSC) | (11) Kopavi Trikes  | (20) TriWing        |
| (3) Champion                  | (12) Lehman Trikes  | (21) The Trike Shop |
| (4) Cheetah Trikes            | (13) Moto Trikes    | (22) Ultimate       |
| (5) Custom Trikes             | (14) Motor Trikes   | (23) V Cycle        |
| (6) DFT                       | (15) Northwest      | (24) Voyager        |
| (7) Ecstasy                   | (16) OEM            | (25) Wayden         |
| (8) Eurowing                  | (17) Oliver         |                     |
| (9) Hannigan                  | (18) Rewaco Trikes  |                     |
  - c. All kit and body modifications must be professionally installed.
  - d. Homemade units are not eligible.
  - e. Any conversion kit valued greater than \$15,000 is not eligible. (This does not include the value of the unit used for the conversion.)
  - f. A surcharge applies to any converted unit or manufactured trike. Please see the "SURCHARGES AND FEES" section for more information.
5. **ADDITIONAL CLASS D ELIGIBILITY REQUIREMENTS**
- a. All ATV-Standard (AT) and ATV-Sport (AS) units must have at least four (4) wheels.
  - b. All Utility (UL) units must have four (4), six (6), or eight (8) wheels.
  - c. All units must be used for off-road purposes only. Do not bind any Off-Road unit that is used on public streets (i.e. any street designated for automobiles).

## COVERAGES

- 1. **BODILY INJURY LIABILITY AND PROPERTY DAMAGE LIABILITY (BI/PD)**
  - a. Limits of 25/50/25 are required (higher limits are available).
  - b. Includes 50/100 Wrongful Death coverage.
  - c. Limits must be the same for all units.
- 2. **PASSENGER LIABILITY (PL)**  
Included at the same limit as BI Liability.
- 3. **UNINSURED MOTORIST BODILY INJURY (UM BI)**
  - a. Written selection of UM is required by the named insured.
  - b. UM is mandatory unless rejected in writing by the named insured.
  - c. If UM is rejected, SUM must be purchased.
  - d. UM is only available at a limit of 25/50.

- e. UM includes 50/100 Wrongful Death coverage.
  - f. If multiple units are identified, and UM is purchased, UM coverage must be purchased for all units.
  - g. UM only covers accidents occurring in the state of New York.
- 4. SUPPLEMENTAL UNINSURED/UNDERINSURED MOTORIST (SUM)**
- a. SUM is an optional coverage.
  - b. SUM is available at the same intervals as standard Liability.
  - c. SUM limits may not be greater than standard Liability.
  - d. Written selection of SUM is required by the named insured. (Form # VM4NY (10/03))
  - e. SUM must be included if UM is rejected in writing by the named insured.
  - f. SUM includes 50/100 Wrongful Death coverage.
  - g. If multiple units are identified, and SUM is purchased, SUM coverage must be purchased for all units.
- 5. PEDESTRIAN PERSONAL INJURY PROTECTION COVERAGE (PIP)**
- Pedestrian PIP coverage of \$50,000 must be included whenever Liability coverage is purchased (in state coverage only.)
- 6. OPTIONAL BASIC ECONOMIC LOSS (OBEL)**
- a. Optional limit increase of \$25,000 in Basic Economic Loss Coverage for pedestrians (in state coverage only.)
  - b. OBEL must be made available under each liability policy.
- 7. MEDICAL PAYMENTS (MP)**
- a. This is an optional coverage.
  - b. Limits of \$1,000, \$5,000 and \$10,000 are available.
  - c. If purchased:
    - (1) MP must be purchased for all units.
    - (2) Each unit must be charged for the coverage.
    - (3) The limits must be the same for all units.
- 8. SUPPLEMENTAL SPOUSAL LIABILITY (SSL)**
- a. SSL is an optional coverage.
  - b. SSL is available upon written request by the named insured and payment of premium.
  - c. SSL provides Bodily Injury coverage for liability of an insured spouse due to death or injury to his or her spouse.
  - d. If SSL is purchased, it will be included at a limit equal to standard BI Liability.
- 9. COMPREHENSIVE AND COLLISION**
- a. These are optional coverages.
  - b. Collision is not available without Comprehensive.
  - c. Comprehensive is available without Collision.
  - d. Deductibles:
    - (1) \$100, \$250, \$500 and \$1,000 options are available. Different options may be chosen for either coverage (e.g. \$100 Comprehensive and \$500 Collision).
    - (2) The Comprehensive and/or Collision deductibles will apply to Accessory Coverage. (There is no separate deductible for Accessory Coverage.)
- 10. ACCESSORIES**
- a. Comprehensive Coverage for the insured unit is required.
  - b. Accessories are:
    - (1) any items (including those made by the manufacturer of the unit) that were not originally included by the manufacturer of the unit as identified by the VIN of the unit.
    - (2) any trailer or sidecar designed to be pulled by the motorcycle or off-road unit. Trailers designed to carry any motorcycle or off-road unit are not considered "Accessories" under this definition.
  - c. Accessory Coverage is automatically included at a limit of \$3,000, with the option to purchase additional coverage. For Off-Road units, a limit of \$1,000 will be automatically included, with the option to purchase additional coverage. Accessory Coverage is available up to a maximum limit of \$15,000.
  - d. Rating is done on a per \$100 basis for Accessory Coverage in excess of \$3,000 (\$1,000 for Off-Road units).
- 11. TRAVEL LOSS REIMBURSEMENT**
- a. Available only when Comprehensive and Collision Coverage are both purchased.

- b. Not available for Off-Road units.
- c. Benefits include:
  - (1) A toll-free number for customers to call for assistance.
  - (2) \$300 Towing and Emergency Road Service.
  - (3) \$300 Trip Interruption Coverage, which includes cost of meals, lodging and transportation to the operator's principal residence when a covered loss occurs more than 100 miles from principal residence under Comprehensive and/or Collision Coverage.

## 12. SAFETY APPAREL

- a. Included when Collision Coverage is purchased.
- b. Provides Collision Coverage for apparel specifically designed as motorcycle safety apparel, including helmets.
- c. Comprehensive (theft, etc.) Coverage is not provided for Safety Apparel.
- d. \$1,000 Safety Apparel Coverage is automatically included on each policy at no charge. Helmet coverage is provided at a sub-limit of \$400 per helmet, not to exceed \$800 per accident.
- e. Increased Safety Apparel Coverage is not available.
- f. This coverage does not apply to any of the following:
  - (1) Safety apparel not owned by the listed policyholder(s).
  - (2) Any patches, logo, pins, airbrush artwork, etc., unless included as original by the manufacturer of the safety apparel.
  - (3) Safety apparel, unless the damaged safety apparel is made available to American Modern Insurance Group for inspection upon request.
  - (4) A helmet not specifically designed and approved for motorcycle or off-road use.
  - (5) Any helmet radio transmitting or receiving equipment, including equipment provided with the helmet by the original manufacturer.

**IMPORTANT NOTE:** Unit age is calculated as current year minus model year. The current year for this calculation changes on January 1<sup>st</sup> of each year.

## DISCOUNTS

Discounts are subject to a maximum of 30%. All eligible discounts will be assigned, but the maximum will be capped. A valid motorcycle license/endorsement, while not treated as a true "discount", may result in a reduced rate. **Proof required for this discount: copy of driver license.**

With the exception of the Multi-Unit discount, **adequate documentation must be provided for discount eligibility.** The documentation must accompany the application or the discount(s) will be removed until such documentation is submitted and approved.

### 1. 5% – 10% TRANSFER DISCOUNTS

- a. **Proof required for this discount: Previous insurance carrier's declarations page or ID card.**
- b. Previous coverage must have been maintained with a different carrier for a continuous year prior to the effective date of the policy.
- c. If there is no lapse in coverage, the insured will receive the 10% discount.
- d. If there is a lapse in coverage between 1 and 30 days, the insured will receive the 5% discount.
- e. Previous American Modern policies do not qualify for the Transfer Discount.
- f. This discount will be removed at the first renewal.

### 2. 10% ACCIDENT PREVENTION COURSE DISCOUNT

- a. **Proof required for this discount: A course completion certificate.**
- b. Applies to any insured for a three year period after successfully completing a motor vehicle accident prevention course, known as the national safety council's defensive driving course, or any driver improvement course approved by the department of motor vehicles as being equivalent to the national safety council's defensive driving course, provided that in either event there shall be no reduction in premiums for a self instruction defensive driving course or a course which does not provide for actual classroom instruction for a minimum number of hours as determined by the department of motor vehicles. The provisions of this discount shall not apply when attendance at a program, pursuant to article twenty-one of the vehicle and traffic law, is the result of any traffic infraction.
- c. This discount, pursuant to the provisions of subsection (b) of this section, shall be effective upon issuance of a certificate of completion to the insured and will be applied on the completion date, unless such completion

certificate is presented within forty-five days prior to the renewal of the policy, in which case we shall commence the discount upon the first day of the new policy period; provided, however, that if the certificate of completion is not presented to us within ninety days after completion of the course we will apply the premium discount from the date such certificate was presented rather than the date of completion. A discount applied during a policy period shall be prorated over the term of the policy.

d. This discount does not apply to Off-Road units.

### 3. 15% HOMEOWNER DISCOUNT

a. **Proof required for this discount: A homeowner's declarations page.**

b. This discount will apply when the insured owns a home, condominium or mobile home.

### 4. 10% MULTI-UNIT DISCOUNT

More than one unit must be insured under the same policy.

## INCREASES

### 1. 50% TRIKE INCREASE

This surcharge will apply to any unit that has been converted from a two-wheeled motorcycle to a Trike, or was originally manufactured as a Trike. Please see "UNIT ELIGIBILITY" for more details.

## ASSIGNMENT OF OPERATORS

1. To determine proper operator assignment on multi operator exposures, all operators must be ranked from the highest to lowest rate using marital status, age, driving record, experience, etc.
2. For **single unit policies**, the highest rated operator is assigned to the unit.
3. For **multi-unit policies with a single operator**, the operator is assigned to all units.
4. When there are **multiple units and multiple operators**, the following provisions apply.
  - a. If the number of units equals the number of operators, all operators are assigned to a unit. Assignment is determined by their actual usage.
  - b. If the number of units is less than the number of operators, the highest rated operator must be assigned to one unit, based on usage. (If the highest rated operator's use is equal on all units, the highest rated operator shall be assigned to the highest rated vehicle.) Once the highest rated operator is assigned to a unit, all other operators will be assigned based on their usage of the remaining units.

For example, there are three operators, two 45-year-old parents and an 18-year-old son. The family owns two units, a 1750cc Big Dog Mastiff and a 1450cc Harley-Davidson. The father primarily operates the Big Dog, the mother primarily operates the Harley-Davidson and the son will occasionally operate either unit. For rating purposes, the son would be assigned to the Big Dog (since this is the highest rated unit) and the mother will be assigned to the Harley-Davidson. The father will not be assigned to a unit, in this example, since the son has been assigned to the Big Dog, the primary bike of the father.
  - c. If the number of units exceeds the number of operators, the highest rated operator must be assigned to at least one unit, based on usage. (If the highest rated operator's use is equal on all units, the highest rated operator shall be assigned to the highest rated vehicle.) Once the highest rated operator is assigned to a unit, all other operators will be assigned based on their usage of the remaining units.

For example, there are two operators, a 45-year-old father and an 18-year-old son. The family owns three units, a 1750cc Big Dog Mastiff, a 1450cc Harley-Davidson and a 50cc Moped. The father operates the Big Dog 50% of the time and the Harley 50% of the time. The son operates the Harley 50% of the time and the Moped 50% of the time. The son, being the highest rated operator, would be assigned to both the Harley and the Moped, while the father is assigned only to the Big Dog. While the father operates the Harley 50% of the time, the son is the highest rated operator and will be assigned to the Harley. Since the remaining units need assignment, the father will be assigned to the Big Dog, as he is its only operator, and the son will be assigned to the Moped for the same reason.

**IMPORTANT NOTE:** The highest rated operator indicated must be rated on at least one unit on the policy.

# HOW TO REACH US WHEN YOU NEED US

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## **TO REPORT A CLAIM OR REACH OUR CUSTOMER CARE SERVICES DEPARTMENT:**

Please **call**: 1-800-543-2644

**Fax**: 1-800-217-5150

or **Report Claims Online**:

**<http://www.amig.com>**

choose "Claims"

select "File a Claim"

select the "Motorcycle/ATV" form

**New Loss Notices** may be sent to:  
**American Modern Insurance Group, Inc.**

Attn: Customer Care

P.O. Box 5323

Cincinnati, Ohio 45201-5323

## **TO OBTAIN SUPPLIES:**

**modernLINK**: [www.amig.com](http://www.amig.com)

modernLINK is available Monday through Friday 7 a.m. - 11 p.m. Eastern  
Saturday and Sunday 8 a.m. - 9 p.m.

For assistance contact your modernLINK Profile Administrator located within your office  
or contact American Modern's Agency Services Support Team at 1-866-527-9583.

**Normal Business hours 8 a.m. to 6 p.m. Eastern, Monday - Friday.**

Calls received Monday - Friday 6 p.m. - 9 p.m., weekends and holidays 8 a.m. - 9 p.m., will be  
answered by voice mail, and a member of Agency Services Support will return the call within one hour.

**E-mail**: [supply@amig.com](mailto:supply@amig.com)

or **Fax**: 1-513-947-4050

If you have a question about supplies, please call:

1-800-759-9008, ext. 5561

When obtaining supplies, please refer to the form number at the lower left hand corner of this page.



**AMERICAN FAMILY HOME  
INSURANCE COMPANY**

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**EXECUTIVE OFFICE  
POST OFFICE BOX 5323  
CINCINNATI, OHIO 45201-5323  
1-800-543-2644**

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