



**AMERICAN MODERN HOME
INSURANCE COMPANY**

(077)

New & Renewal Business 11-01-06

Snowmobile

Program Guide

OPERATOR ELIGIBILITY

1. Operators under the age of 10 are not authorized.
2. Operators 10 and 11 years of age are **only** eligible if they have completed a prescribed safety course and received a snowmobile safety-training certificate. **COPY OF CERTIFICATE IS REQUIRED PRIOR TO BINDING.**
3. The standard operator age is 12 years of age. If state law requires operators to be older, or to obtain special permits or certificates prior to operating a snowmobile, our requirements will be adjusted to comply with the state.
4. Operator will be deemed ineligible if they have had:
 - a. more than 3 minor moving violations in the last 36 mos. (NOTE: a minor moving violation is defined as any moving violation not indicated as a major moving violation below);
 - b. more than 2 "at-fault" accidents within the last 36 mos.;
 - c. a combination greater than 3 of above violations (still no more than 2 "at-fault" accidents) within the last 36 mos.;
 - d. more than 2 snowmobile/cycle/ATV/auto losses within the last 36 mos.;
 - e. any occurrence of any of the following major violations within the last 36 mos.:
 1. Alcohol/liquor or drug related
 2. Carrying a concealed weapon
 3. License suspended, revoked, cancelled or barred
 4. Driving while suspended/revoked, cancelled, etc.
 5. Drag racing or participating in speed contests
 6. Failure to stop & report accident (hit & run)
 7. Felony use of a motor vehicle
 8. Any other felony conviction
 9. Fleeing or attempting to elude a police officer
 10. Homicide/assault while operating a vehicle
 11. Motor vehicle theft
 12. Manslaughter or vehicular homicide
 13. Reckless driving.
5. Named Insured must be the titled owner.
6. All operators must be listed.
7. All operators age 18 and older must have a valid U.S. drivers license.

MVR REQUIREMENTS

At new business, the following situations will require an MVR prior to binding: (The MVR must be attached to the application when submitted.)

1. All Extra Hazard Units (i.e. any unit 701 cc's or greater);
2. Any declared accidents or violations;
3. Any operator 21 years of age or younger;
4. Any unit with liability limits greater than 50/100/25.

UNIT ELIGIBILITY

UNITS WILL BE DEEMED INELIGIBLE IF:

1. not a mass-produced, factory built unit;
2. specifically designed and manufactured for commercial or business use;
3. used for commercial, business or rental use;
4. owned by more than one individual (other than family);
5. driven on public streets, roads or highways except while operating on a public trail;
6. operated in racing or speed contests or in practice or preparation

- for any such contest;
7. used on unfrozen water;
8. held for sale or on consignment;
9. stored at an unsecured location;
10. the engine size is 125cc or less. Including, but not limited to:
 - a. Arctic Cat – Kitty Cat
 - b. Manta
 - c. Ski-Doo Mini Z
 - d. Yamaha Snow Scoot
11. there have been racing or competition modifications or conversions (Example – Engine, exhaust, track or suspension modifications other than factory recalls).

COVERAGES

1. OPTIONS

- a. Liability Only
- b. Liability and Comprehensive (Budget)
- c. Liability, Comprehensive, and Collision (Full Coverage)

2. LIABILITY ONLY

- a. Basic Liability Only purchase includes (higher limits available):
 1. 25/50/10 Bodily Injury and Property Damage Liability.
 2. Passenger Liability (at no additional cost).
 3. 25/50 Supplementary Uninsured Motorist.
 4. 50/100 Wrongful Death Coverage.
- b. Limits must be the same for all units.
- c. Increased limits above the state financial responsibility limits are not available if:
 1. unit is classified as an Extra Hazard unit AND any operator is under the age of 21;
 2. within the last 36 months any operator has:
 - (a) more than 2 minor violations;
 - (b) more than 1 at-fault accident;
 - (c) a combination of more than 1 minor violation and 1 at-fault accident;
 - (d) any major violations
- d. Limits are available to \$250,000/\$500,000/\$100,000.

3. COMPREHENSIVE AND COLLISION

- a. Model year changes on October 1.
- b. Not available for snowmobiles ten model years of age and older.

Example – On October 1, 2002, all 2003 units will be considered the current model year. All 1994 and older model year units are considered ten model years old or older and are ineligible for physical damage coverage.
- c. Coverage is not available for units produced by a manufacturer that has been out of business for more than three years.
- d. Collision cannot be purchased without Comprehensive.

4. TRANSPORT TRAILER

- a. Must be designed and used solely for the purpose of transporting snowmobiles.
- b. Cannot be purchased without Collision coverage (not available for units with "Budget" coverage).
- c. Liability coverage is not available for Trailers.
- d. If purchased, all Comprehensive and Collision is covered.

5. MEDICAL PAYMENTS. If purchased:

- a. it must be purchased for all units; and

- b. each unit must have a separate charge; and
- c. all units must have the same Medical Payments limit.

units with Liability Only coverage.

4. **15% MULTI-UNIT DISCOUNT**

More than one unit must be insured under the same policy. Apply this discount to the “**TOTAL PREMIUM OF ALL UNITS**” after any other applicable surcharges or discounts.

TERM AVAILABILITY

1. **12-month (annual) Coverage.** All coverages selected apply for a 12-month period.
2. **6-month Lay-up.** If selected, the customer will receive a reduced rate, but **LIABILITY, SUPPLEMENTARY UM, AND COLLISION coverage is suspended** from April 15 through October 15.

NOTE: The rate charts only show 6-month lay-up premiums because they are most commonly quoted. However, if you need to provide a 12-month policy without the lay-up restrictions, please call your Snowmobile Underwriter, or your General Agent if you are a subproducer/broker.

DEDUCTIBLES

1. \$500 deductible applies to Comprehensive and Collision coverages.
2. A \$100 deductible applies to Transport Trailer coverage.
3. A \$50 deductible applies to Medical Payments coverage.

PAYMENT PLAN OPTIONS AND FEES

1. One-Pay. 100% payment required with the application for insurance. No service fee is required.
2. Two-Pay (installments of 50%):
 - a. A minimum premium of \$200 is required.
 - b. Two-Pay option not available February through June.
 - c. The first installment is required with the application for insurance. The subsequent installment will be billed to the customer and due in 60 days after the effective date.
 - d. Each installment must include the appropriate **service fee**.
3. Customers can pay by check or credit card (MasterCard, Visa, Discover, American Express accepted). If paying by credit card, indicate charge amount, card type, number, and expiration date.

DISCOUNTS AND SURCHARGES

1. **10% SNOWMOBILE SAFETY COURSE DISCOUNT**
Applicant must provide a copy of a certificate of completion of an approved snowmobile safety course prior to binding. This discount applies to all coverages.
DISCOUNT IS NOT AVAILABLE IF COURSE WAS TAKEN DUE TO A COURT ORDER.
2. **5% ASSOCIATION DISCOUNT**
Apply if the applicant is a member of an approved snowmobile association. Proof of membership must be furnished prior to binding. This discount applies to all coverages.
3. **40% EXTRA HAZARD UNIT CLASSIFICATION RATE INCREASE**
REQUIRED FOR ANY UNIT WITH AN ENGINE SIZE OF 701cc OR GREATER. Apply only to Comprehensive and/or Collision coverage premiums. Do not apply to Liability Coverage or those

NEW YORK SNOWMOBILE PREMIUMS

PROGRAM SUMMARY

- For **LIABILITY ONLY**, use Liability rates below.
- Basic Liability Purchase Includes:
 - ✓ Bodily Injury and Property Damage liability limits selected below.
 - ✓ Passenger Liability (at no cost, included in standard limits).
 - ✓ 25/50 Supplementary Uninsured Motorist Coverage (higher limits available).
 - ✓ 50/100 Wrongful Death Coverage.
- Mandatory and Optional limits must be the same for all units.
- Comprehensive and Collision rates (right) include \$500 deductible.
- Comprehensive and Collision is not available for units 10 or more model years old.
- Transport Trailer: **\$10 per trailer**; includes coverage for Comprehensive and Collision; A \$100 deductible applies to Transport Trailer coverage.
- DISCOUNTS and SURCHARGES (see guidelines for rules):**
 - ✓ 10% Snowmobile Safety Course Discount
 - ✓ 5% Association Discount
 - ✓ 40% Extra Hazard Classification Rate Increase
 - ✓ 15% Multi Unit Discount

RATING INSTRUCTIONS

- STEP 1.** Determine basics of request. Eligibility, Value (including Accessories), Ownership of the unit.
- STEP 2.** Select Liability Limit (must be the same for all units).
- STEP 3.** Select optional limit increases and coverages.
- STEP 4.** If Comprehensive/Collision is requested, select rate (to right).
- IMPORTANT:** If the value of the unit is above/below those listed to the right, use the Rate per \$100 (RPH) shown at the bottom of the chart to adjust the premium.
Comp Example: Unit owned for 23 months, value of \$1,250.
- Calculate the number of \$100 increments (e.g., for the example unit above, the # of increments would be 8.)
 - Multiply the # of increments calculated above to the RPH (e.g. 8 X \$2.73 = \$21.84) and round to the nearest dollar amount (e.g. \$22).
 - Adjust the premium accordingly (e.g. Subtract \$22 from \$71, which is the lowest charted premium for Comp coverage in the "2nd Year of Ownership" column).
 - Indicate the result on the application in the section for Comprehensive coverage (e.g. \$49).
- STEP 5. SUBTOTAL 1.** Add rates together (round if needed).
- STEP 6. DISCOUNTS AND SURCHARGES.** If applicable, apply each to Subtotal 1 individually. Add/Subtract all calculations to/from Subtotal 1 to get Subtotal 2 (round if needed).
- NOTE: IF REQUIRED, APPLY THE EXTRA HAZARD INCREASE TO THE COMPREHENSIVE AND COLLISION PREMIUMS ONLY**
- STEP 7.** If customer requires **Transport Trailer** coverage, identify each unit on the application and apply \$10 per trailer. Add trailer premium and Subtotal 2 together to get **SUBTOTAL 3 (round if needed).**
- A \$65 MINIMUM WRITTEN PREMIUM APPLIES TO EACH UNIT**
- STEP 8.** Add the premium of all units together in **TOTAL PREMIUM OF ALL UNITS** on application.
- STEP 9.** Apply the Multi-Unit Discount if applicable.
- STEP 10.** Indicate **TOTAL POLICY PREMIUM (round if needed).**
- A \$65 MINIMUM EARNED PREMIUM APPLIES TO EACH POLICY**

BI and PD LIABILITY LIMITS (Incl 25/50 SUM)

25/50/10	\$68
50/100/25	\$91
100/300/50	\$127
250/500/100	\$154

SUPPLEMENTARY UM COVERAGE INCREASED LIMITS

50/100	\$1
100/300	\$10
250/500	\$15

MEDICAL PAYMENTS COVERAGE

\$1,000	\$10
\$2,000	\$15
\$5,000	\$20

YEAR(S) OF OWNERSHIP KEY

- 1st Year = Unit owned by applicant less than 12 months
 2nd Year = Unit owned by applicant 12 months but less than 24 mos.
 3rd Year = Unit owned by applicant 24 months or more

PHYSICAL DAMAGE RATE TABLE

Value (includes Accessories)	6-Month Lay-Up (Apr. 15 - Oct. 15; applies to Coll)					
	1st Year of Ownership		2nd Year of Ownership		3rd Year + of Ownership	
	Comp	Coll	Comp	Coll	Comp	Coll
2001 - 2100	78	109	71	97	59	73
2101 - 2200	81	115	74	102	61	77
2201 - 2300	84	121	77	107	63	81
2301 - 2400	87	127	79	113	65	85
2401 - 2500	90	132	82	118	67	89
2501 - 2600	93	138	85	123	69	93
2601 - 2700	96	144	88	128	71	97
2701 - 2800	99	150	90	133	73	101
2801 - 2900	102	155	93	139	76	105
2901 - 3000	105	161	96	144	78	109
3001 - 3100	108	167	99	149	80	113
3101 - 3200	111	173	101	154	82	117
3201 - 3300	114	179	104	160	84	121
3301 - 3400	117	184	107	165	86	125
3401 - 3500	120	190	109	170	88	129
3501 - 3600	123	196	112	175	90	133
3601 - 3700	126	202	115	180	92	138
3701 - 3800	129	208	118	186	95	142
3801 - 3900	132	213	120	191	97	146
3901 - 4000	135	219	123	196	99	150
4001 - 4100	138	225	126	201	101	154
4101 - 4200	141	231	129	206	103	158
4201 - 4300	144	237	131	212	105	162
4301 - 4400	147	242	134	217	107	166
4401 - 4500	150	248	137	222	109	170
4501 - 4600	153	254	139	227	112	174
4601 - 4700	156	260	142	233	114	178
4701 - 4800	159	266	145	238	116	182
4801 - 4900	162	271	148	243	118	186
4901 - 5000	166	277	150	248	120	190
5001 - 5100	169	283	153	253	122	194
5101 - 5200	172	289	156	259	124	198
5201 - 5300	175	295	159	264	126	202
5301 - 5400	178	300	161	269	129	206
5401 - 5500	181	306	164	274	131	211
5501 - 5600	184	312	167	280	133	215
5601 - 5700	187	318	169	285	135	219
5701 - 5800	190	324	172	290	137	223
5801 - 5900	193	329	175	295	139	227
5901 - 6000	196	335	178	300	141	231
6001 - 6100	199	341	180	306	143	235
6101 - 6200	202	347	183	311	146	239
6201 - 6300	205	353	186	316	148	243
6301 - 6400	208	358	189	321	150	247
6401 - 6500	211	364	191	326	152	251
6501 - 6600	214	370	194	332	154	255
6601 - 6700	217	376	197	337	156	259
6701 - 6800	220	382	199	342	158	263
6801 - 6900	223	387	202	347	160	267
6901 - 7000	226	393	205	353	162	271
7001 - 7100	229	399	208	358	165	275
7101 - 7200	232	405	210	363	167	280
7201 - 7300	235	411	213	368	169	284
7301 - 7400	238	416	216	373	171	288
7401 - 7500	241	422	219	379	173	292
7501 - 7600	244	428	221	384	175	296
7601 - 7700	247	434	224	389	177	300
7701 - 7800	250	439	227	394	179	304
7801 - 7900	253	445	229	399	182	308
7901 - 8000	256	451	232	405	184	312
8001 - 8100	259	457	235	410	186	316
8101 - 8200	262	463	238	415	188	320
8201 - 8300	265	468	240	420	190	324
8301 - 8400	269	474	243	426	192	328
8401 - 8500	272	480	246	431	194	332
8501 - 8600	275	486	249	436	196	336
8601 - 8700	278	492	251	441	199	340
8701 - 8800	281	497	254	446	201	344
8801 - 8900	284	503	257	452	203	348
8901 - 9000	287	509	259	457	205	353
9001 - 9100	290	515	262	462	207	357
9101 - 9200	293	521	265	467	209	361
9201 - 9300	296	526	268	473	211	365
9301 - 9400	299	532	270	478	213	369
9401 - 9500	302	538	273	483	215	373
9501 - 9600	305	544	276	488	218	377
9601 - 9700	308	550	279	493	220	381
9701 - 9800	311	555	281	499	222	385
Rate per \$100 (RPH) for values not listed	3.03	5.80	2.73	5.22	2.12	4.06

HOW TO REACH US WHEN YOU NEED US

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 "Snowmobile" form

New Loss Notices may be sent to:

American Modern Insurance Group, Inc.

Attn: Claims Department

P.O. Box 5323

Cincinnati, Ohio 45201-5323

modernLINK:

www.amig.com

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or contact American Modern's Systems Support Team at 1-866- 527-9583.

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E-mail: supply@amig.com

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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.



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