



**AMERICAN MODERN HOME
INSURANCE COMPANY**

(077)

New & Renewal Business 11-01-06

Snowmobile

Program Guide

OPERATOR ELIGIBILITY

- Operators under the age of 10 are not authorized.
- 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.**
- 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.
- Operator will be deemed ineligible if they have had:
 - 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);
 - more than 2 "at-fault" accidents within the last 36 mos.;
 - a combination greater than 3 of above violations (still no more than 2 "at-fault" accidents) within the last 36 mos.;
 - more than 2 snowmobile/cycle/ATV/auto losses within the last 36 mos.;
 - any occurrence of any of the following major violations within the last 36 mos.:
 - Alcohol/liquor or drug related.
 - Driver's license suspended, revoked, cancelled or barred.
 - Driving while license is suspended, revoked, cancelled or barred.
 - Drag racing or participating in speed contests.
 - Failure to stop & report accident involvement (hit & run).
 - Felony use of a motor vehicle.
 - Any other felony conviction.
 - Fleeing or attempting to elude a police officer.
 - Homicide/assault while operating a vehicle.
 - Manslaughter or vehicular homicide.
 - Motor vehicle theft.
 - Reckless or careless driving.
 - Fraudulent activity.
 - Carrying a concealed weapon.
- Named Insured must be the titled owner.
- All operators must be listed.
- 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.)

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

UNIT ELIGIBILITY

UNITS WILL BE DEEMED INELIGIBLE IF:

- not a mass-produced, factory built unit;
- specifically designed and manufactured for commercial or business use;
- used for commercial, business or rental use;
- owned by more than one individual (other than family);
- driven on public streets, roads or highways except while operat-

- ing on a public trail;
- operated in racing or speed contests or in practice or preparation for any such contest;
- used on unfrozen water;
- held for sale or on consignment;
- stored at an unsecured location;
- the engine size is 125cc or less. Including, but not limited to:
 - Arctic Cat – Kitty Cat
 - Manta
 - Ski-Doo Mini Z
 - Yamaha Snow Scoot
- there have been racing or competition modifications or conversions (Example – Engine, exhaust, track or suspension modifications other than factory recalls).

COVERAGES

1. OPTIONS

- Liability Only
- Liability and Comprehensive (Budget)
- Liability, Comprehensive, and Collision (Full Coverage)

2. LIABILITY ONLY

- Basic Liability Only purchase includes (higher limits available):
 - 15/30/10 Bodily Injury and Property Damage Liability.
 - Passenger Liability (at no additional cost).
 - Pedestrian Basic First Party Benefits (Ped. BFPB) of \$5,000.
- Limits must be the same for all units.
- Increased limits above the state financial responsibility limits are not available if:
 - unit is classified as an Extra Hazard unit AND any operator is under age 21;
 - within the last 36 months any operator has:
 - more than 2 minor violations;
 - more than 1 at-fault accident;
 - a combination of more than 1 minor violation and 1 at-fault accident;
 - any major violations
- Limits are available to \$250,000/\$500,000/\$100,000.

3. COMPREHENSIVE AND COLLISION

- Model year changes on October 1.
- 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.
- Coverage is not available for units produced by a manufacturer that has been out of business for more than three years.
- Collision cannot be purchased without Comprehensive.

4. TRANSPORT TRAILER

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

5. MEDICAL PAYMENTS. If purchased:

- 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.

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 AND COLLISION coverage is suspended** from April 15 through October 15.

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 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.

PROGRAM SUMMARY

1. For **LIABILITY ONLY**, use Liability rates found on rate charts.
2. Basic Liability Purchase includes:
 - a. Bodily Injury and Property Damage.
 - b. Passenger Liability (at no cost, included in standard limits).
 - c. Pedestrian Basic First Party Benefits (Ped. BFPB) of \$5,000.

3. Mandatory and Optional limits must be the same for all units.
4. Comprehensive and Collision rates (found on rate charts) include \$500 deductible.
5. Comprehensive and Collision is not available for units 10 or more years of age.
6. Transport Trailer: **\$10 per trailer**; includes coverage for Comprehensive and Collision; A \$100 deductible applies to Transport Trailer coverage.
7. **DISCOUNTS and SURCHARGES (see guidelines for rules):**
 - a. 10% Snowmobile Safety Course Discount
 - b. 5% Association Discount
 - c. 40% Extra Hazard Classification Rate Increase
 - d. 15% Multi-Unit Discount

RATING INSTRUCTIONS

1. Determine basics of request. Eligibility, Value (including Accessories), Ownership of Unit, Policy Term.
2. Select Liability Limit (must be the same for all units).
3. Select optional limit increases and coverages.
4. If Comprehensive/Collision is requested, select rate (found on rate charts).

IMPORTANT: If the value of the unit is above/below those listed in the rate charts, use the Rate per \$100 (RPH) shown at the bottom of the chart to adjust the premium.

Comprehensive Example: Unit owned for 23 months, value of \$1,250, 6-Month Lay-Up term

- a. Calculated the number of \$100 increments (e.g., for the example unit above, the # of increments would be 8.)
 - a. Multiply the # of increments calculated above to the RPH (e.g., $8 \times \$1.90 = \15.20) and round to the nearest dollar amount (e.g., \$15).
 - b. Adjust the premium accordingly (e.g., **Subtract \$15 from \$57, which is the lowest charted premium for Comprehensive coverage in the "2nd Years of Ownership" column**).
 - c. Indicated the result on the application in the section for Comprehensive coverage (e.g., \$42).
5. **SUBTOTAL 1.** Add rates together (**round if needed**).
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.

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 \$55 WRITTEN PREMIUM APPLIES TO EACH UNIT.

8. Add the premiums of all units together in **TOTAL PREMIUM OF ALL UNITS** on application.
9. Apply the Multi-Unit Discount, if applicable.
10. Indicate **TOTAL POLICY PREMIUM (round if needed)**.

A MINIMUM OF \$55 EARNED PREMIUM APPLIES TO ENTIRE POLICY.

SNOWMOBILE PROGRAM PREMIUMS

BI and PD LIABILITY LIMITS (Includes Passenger Liability and \$5,000 Pedestrian Basic First Party Benefits)		
Policy Term	Annual	6-Month Lay-Up
15/30/10	\$38	\$29
25/50/15	\$42	\$31
50/100/25	\$53	\$39
100/300/50	\$75	\$56
250/500/100	\$88	\$65

MEDICAL PAYMENTS COVERAGE (\$50 deductible applies) ALL TERMS	
\$1,000	\$15
\$2,000	\$20
\$5,000	\$38

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

Value (includes Accessories)	12-Month (Annual) Premiums						12-Month with 6-Month Lay-Up Premiums					
	1st Year of Ownership		2nd Year of Ownership		3rd Year + of Ownership		1st Year of Ownership		2nd Year of Ownership		3rd Year + of Ownership	
	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll
2001 - 2100	61	48	57	41	52	34	61	43	57	37	52	30
2101 - 2200	63	51	59	44	54	36	63	46	59	40	54	33
2201 - 2300	66	55	61	47	56	39	66	49	61	42	56	35
2301 - 2400	68	58	63	50	58	42	68	52	63	45	58	38
2401 - 2500	70	62	64	53	59	45	70	55	64	48	59	40
2501 - 2600	72	65	66	56	61	47	72	58	66	50	61	43
2601 - 2700	74	68	68	59	63	50	74	61	68	53	63	45
2701 - 2800	76	72	70	62	64	53	76	64	70	56	64	47
2801 - 2900	78	75	72	65	66	55	78	68	72	59	66	50
2901 - 3000	80	78	74	68	68	58	80	71	74	61	68	52
3001 - 3100	82	82	76	71	69	61	82	74	76	64	69	55
3101 - 3200	85	85	78	74	71	64	85	77	78	67	71	57
3201 - 3300	87	89	80	77	73	66	87	80	80	70	73	60
3301 - 3400	89	92	82	80	74	69	89	83	82	72	74	62
3401 - 3500	91	95	83	83	76	72	91	86	83	75	76	64
3501 - 3600	93	99	85	87	78	74	93	89	85	78	78	67
3601 - 3700	95	102	87	90	79	77	95	92	87	81	79	69
3701 - 3800	97	105	89	93	81	80	97	95	89	83	81	72
3801 - 3900	99	109	91	96	83	82	99	98	91	86	83	74
3901 - 4000	101	112	93	99	85	85	101	101	93	89	85	77
4001 - 4100	104	116	95	102	86	88	104	104	95	92	86	79
4101 - 4200	106	119	97	105	88	91	106	107	97	94	88	82
4201 - 4300	108	122	99	108	90	93	108	110	99	97	90	84
4301 - 4400	110	126	101	111	91	96	110	113	101	100	91	86
4401 - 4500	112	129	102	114	93	99	112	116	102	103	93	89
4501 - 4600	114	132	104	117	95	101	114	119	104	105	95	91
4601 - 4700	116	136	106	120	96	104	116	122	106	108	96	94
4701 - 4800	118	139	108	123	98	107	118	125	108	111	98	96
4801 - 4900	120	143	110	126	100	109	120	128	110	113	100	99
4901 - 5000	123	146	112	129	101	112	123	131	112	116	101	101
5001 - 5100	125	149	114	132	103	115	125	134	114	119	103	103
5101 - 5200	127	153	116	135	105	118	127	137	116	122	105	106
5201 - 5300	129	156	118	138	106	120	129	141	118	124	106	108
5301 - 5400	131	160	120	141	108	123	131	144	120	127	108	111
5401 - 5500	133	163	121	144	110	126	133	147	121	130	110	113
5501 - 5600	135	166	123	147	112	128	135	150	123	133	112	116
5601 - 5700	137	170	125	150	113	131	137	153	125	135	113	118
5701 - 5800	139	173	127	153	115	134	139	156	127	138	115	120
5801 - 5900	141	176	129	156	117	137	141	159	129	141	117	123
5901 - 6000	144	180	131	160	118	139	144	162	131	144	118	125
6001 - 6100	146	183	133	163	120	142	146	165	133	146	120	128
6101 - 6200	148	187	135	166	122	145	148	168	135	149	122	130
6201 - 6300	150	190	137	169	123	147	150	171	137	152	123	133
6301 - 6400	152	193	139	172	125	150	152	174	139	155	125	135
6401 - 6500	154	197	140	175	127	153	154	177	140	157	127	137
6501 - 6600	156	200	142	178	128	155	156	180	142	160	128	140
6601 - 6700	158	203	144	181	130	158	158	183	144	163	130	142
6701 - 6800	160	207	146	184	132	161	160	186	146	165	132	145
6801 - 6900	163	210	148	187	133	164	163	189	148	168	133	147
6901 - 7000	165	214	150	190	135	166	165	192	150	171	135	150
7001 - 7100	167	217	152	193	137	169	167	195	152	174	137	152
7101 - 7200	169	220	154	196	139	172	169	198	154	176	139	155
7201 - 7300	171	224	156	199	140	174	171	201	156	179	140	157
7301 - 7400	173	227	158	202	142	177	173	204	158	182	142	159
7401 - 7500	175	231	159	205	144	180	175	207	159	185	144	162
7501 - 7600	177	234	161	208	145	183	177	210	161	187	145	164
7601 - 7700	179	237	163	211	147	185	179	214	163	190	147	167
7701 - 7800	182	241	165	214	149	188	182	217	165	193	149	169
7801 - 7900	184	244	167	217	150	191	184	220	167	196	150	172
7901 - 8000	186	247	169	220	152	193	186	223	169	198	152	174
8001 - 8100	188	251	171	223	154	196	188	226	171	201	154	176
8101 - 8200	190	254	173	226	155	199	190	229	173	204	155	179
8201 - 8300	192	258	175	229	157	201	192	232	175	207	157	181
8301 - 8400	194	261	177	233	159	204	194	235	177	209	159	184
8401 - 8500	196	264	178	236	160	207	196	238	178	212	160	186
Rate per \$100 (RPH) for values not listed	2.11	3.38	1.90	3.04	1.69	2.70	2.11	3.04	1.90	2.74	1.69	2.43

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

Quote & issue policies, service your customers, access policy forms & file claims...all online with our Internet based system, winner of the 2004 AM Best E-Fusion award for agency company relationship management.

Over 80% of our new business policies are issued automatically through modernLINK within one business day & without any Home Office intervention.

modernLINK is available Monday through Friday 7 a.m. - 12 a.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 Systems Support Team at 1-866- 527-9583.

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

After normal business hours Monday - Friday 6 p.m. - 9 p.m., weekends and holidays 8 a.m. - 9 p.m., calls will be answered by voice mail. A member of Systems Support will return the call within one hour.

TO OBTAIN SUPPLIES:

modernLINK: www.amig.com

E-mail: 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.



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