

Motorcycle and Off-Road Vehicle



Release 13—Product and Underwriting Guide

REVISED OCTOBER 7, 2016

Ask, Quote, Provide

Get your customers the best coverage at the best price with our specialized product features.

> Specialized coverages

- Carried Contents® coverage—We'll pay for an insured's owned personal property (such as hunting or camping gear) that is damaged, destroyed or stolen while using the insured vehicle. [See page 9.](#)
- Total Loss Coverage (TLC)—Protect your customer against both depreciation and inflation. We will pay the MSRP of a current model year vehicle of the same make/model for a total loss. [See page 11.](#)
- Disappearing Deductibles—Available as an optional feature with Comprehensive and Collision coverages. [See page 16.](#)
- Enhanced Injury Protection—Features two benefits: Income Loss coverage, which covers a portion of any income loss as the result of a covered accident and Death coverage, which pays your customer's spouse or estate in the event of death resulting from a covered accident. [See page 9.](#)
- And no depreciation on partial losses.

> Discounts that attract new customers and give renewal customers reasons to stay including ([see pages 14 - 15](#)):

- Electronic Funds Transfer (EFT)
- Claim Free Renewal
- Homeowner
- Advance Quote
- Paid In Full
- Multi Policy

> Additional policy benefits included for free:

- Accident Forgiveness
- Pet Injury coverage
- Small Claims Forgiveness

> Claims service that puts your customers first

- Personalized 24-hour claims service.
- Our claims specialists receive intensive motorcycle training.
- One claims specialist is assigned to manage your customer's claim from start to finish.

Note: Not all programs and features are available in every state and the specifics of each program feature and each coverage may vary by state. Please refer to your state page on [ForAgentsOnly.com \(FAO\)](#) for program and feature details. Please refer to the policy contract and any endorsements for coverage details, which may differ between Progressive products.

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If you have any questions about the information in the following pages, please contact your Progressive account sales representative, or call our 24-hour agency customer service team at 1-877-776-2436.

Thank you for choosing to sell Progressive.

Reference Information

AGENT REFERENCE INFORMATION

ForAgentsOnly.com (FAO)

FAO is our agency-dedicated website.

Use it to:

- quote and sell new policies
- process policy changes and customer payments
- view and print up-to-date policy documents, ID cards, and declarations pages
- get referrals
- check the status of your customers' claims
- monitor your agency's production, loss reporting numbers, and quality measures
- access your commission statement
- access product and underwriting guidelines
- review binding restrictions
- access marketing materials on the Progressive Brand Express
- participate in online training courses
- access sales tools to help you grow your business

Agency Customer Service and

Agency Supplies 1-877-776-2436

Customer service and new business

documentation fax number 1-800-229-1590

CUSTOMER REFERENCE INFORMATION

Online Service ProgressiveAgent.com

Customers can:

- make payments
- check the status of a claim
- quote policy changes
- print policy documents

Automated Customer Service 1-800-876-5581

Customers can:

- pay by phone
- verify last payment received
- Check due date of next payment

24-hour toll-free claims reporting phone number 1-800-925-2886

Customer fax number 1-800-229-1590

24-hour Emergency Roadside Assistance 1-800-776-2778

ADDRESSES

Correspondence Address*

Progressive
P.O. Box 6807
Cleveland, OH 44101-1807

Overnight Delivery Address

Progressive
6300 Wilson Mills Road—PS
Mayfield Village, OH 44143-2109

*Customers should mail payments with coupons to the address shown on the coupon. Customers should mail payments without coupons to the correspondence address. The term "Progressive" is used generically in this product guide and represents the specific underwriting company issuing the policy.

Processing Guidelines

NEW BUSINESS—QUOTING

Agents must complete all new business quotes via [ForAgentsOnly.com](#) (FAO). If you are having technical problems and/or need assistance with FAO quoting, please contact the Agent Support Help Desk at 1-877-776-2436.

NEW BUSINESS—UPLOAD ONLY

To provide you and your customers with the fastest service, we do not accept paper applications. Please upload all applications via [FAO](#).

NEW BUSINESS BINDING

Original applications will be bound as of the date on the application if:

- › the applicant has completed and signed the application and all applicable documents before the effective date;
- › the applicant has paid the initial payment and any outstanding balance (if applicable) before the effective date;
- › the agent has uploaded the application and we have issued a policy number;
- › the application does not include any class of risk or type of insurance not specified in the underwriting requirements; and
- › the information contained within the application is, to your knowledge, truthful and accurate.

Note: Agents/brokers need specific written authorization from Progressive to issue policies, endorsements or cancellation notices.

Note: [FAO](#) quoting will prevent you from selling a policy with an effective date that is outside your binding authority (more than 5 days prior to the time you upload the policy).

BINDING RESTRICTIONS

Agents/brokers may not write or bind in any area where there is a hurricane or tropical storm watch, warning or occurrence. We may also restrict binding for other natural disasters such as a flood, tornado, earthquake, etc. Always check [FAO](#) to see if any binding restrictions are in place for your area.

ENDORSEMENTS

Save time and effort by processing endorsements via [FAO](#). While online, you can also access and print policy documents, including declarations pages, ID cards, bills, and renewal notices.

FAXED DOCUMENTS

The following transactions require a customer's signature and must be faxed to New Business Documentation at 1-800-229-1590:

- › agent of record changes (fax this prior to policy renewal—we do not make these changes mid-policy period).
- › changes or deletions of the named insured.
- › coverage reductions (if your state requires these be faxed to Progressive).
- › proof documents for Homeowner Discount (customer signature not required).

REPLACEMENT VEHICLE

- › If there is no change in coverage—notify us within 30 days of purchase date.
- › If there is a change in coverage—notify us immediately. A change in coverage does not apply until we are notified.

CANCELLATIONS

- › Customer Request—If we cancel a policy due to customer request or nonpayment of premium, we will calculate any refund due on a 90 percent daily pro rata basis or charge a \$30 cancellation fee. See state guidelines.
- › Company Cancel—We will refund premium on a daily pro rata basis for the period from the date of cancellation to the expiration date. No cancellation fee will be charged.
- › Loss Payee—We mail notice of cancellation to Loss Payees unless Loss Payee submits written release of their copy of the policy.
- › Duplicate Coverage—Customers must submit cancellation requests due to duplicate coverage with a copy of the declarations page from the current carrier showing coverage and effective date.
- › Effective Date/Time—12:01 a.m. on the cancellation day.

We will accept installment payments postmarked the day of cancellation and keep the policy in force.

Processing Guidelines (Cont'd)

RENEWALS

- We will issue renewal notices at least 30 days prior to the policy expiration date.
- EFT payment—We will notify the customer that funds will be automatically withdrawn at renewal if the EFT payment option was selected.
- If the payment is postmarked within 90 days after the expiration date, we will renew the policy with a lapse in coverage one day after the postmark date. If the payment is postmarked more than 90 days after expiration, the policy must be rewritten.
- Agents/brokers must submit a renewal with more than a 90-day lapse as a new application.

REWRITES

When rewriting a policy, please ensure all eligible coverages transfer to the new policy. The customer is responsible for paying all outstanding balances on any cancelled policies before the policy is rewritten.

REINSTATEMENTS

We allow you to reinstate a policy under certain circumstances. Please call Policy Services with individual questions.

ACQUIRED/TRANSFERRED BUSINESS

If you acquire a Progressive policy, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications (including exclusions and rejections of optional coverage) and all other records relating to that policy. You must maintain these records in accordance with the terms of your Producer's Agreement and all applicable laws.

FILE MAINTENANCE AND AUDIT REQUIREMENTS

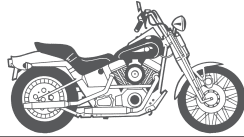
Prior to upload, you will see a list of documents displayed on [FAO](#) that are to be kept in your agency files. Please be sure to maintain all required documents.

We'll perform routine audits on random files. You will be required to provide file maintenance documentation to a Progressive representative during an on-site visit or fax audit.



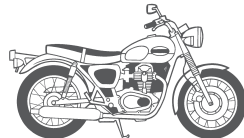
Vehicle Types and Acceptability Guidelines

CRUISER



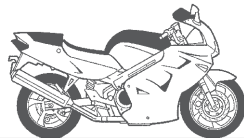
Usually includes a V-twin, full view engine, swept-back and/or high handlebars with forward-set foot pegs and a stepped seat for two.

REGULAR



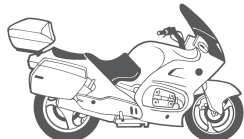
A basic motorcycle which usually features upright seating for one or two passengers.

SPORT BIKE



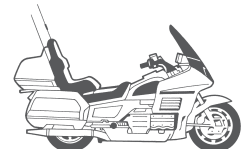
A motorcycle that incorporates racing technology with aerodynamic styling.

SPORT TOURING



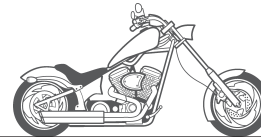
Combines sporty/aerodynamic styling with long distance touring features.

TOURING



Uses large fairings, luggage compartments, radio systems, etc., to increase rider comfort and load capacity.

LIMITED PRODUCTION CRUISER



A cruiser type motorcycle listed in N.A.D.A. Appraisal Guide or Kelley Blue Book with no resale values.

TRIKE



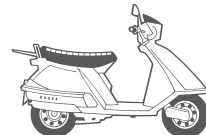
Any motorcycle that has had the rear tire and storage areas replaced by a manufactured assembly or "Conversion Kit".

ENDURO



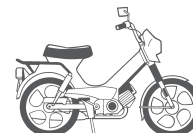
An off-road type motorcycle equipped with lights, turn signals, and mirrors, designed to be ridden on unpaved surfaces. Is approved for highway use.

SCOOTER



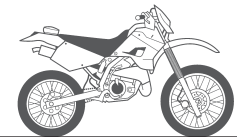
A two-wheeled vehicle with small wheels and a gasoline engine geared to the rear wheel.

MOPED



A lightweight motorized bicycle that can be pedaled as well as driven by a low-powered gasoline engine.

DIRT BIKE/ OFF-ROAD



A lightweight motorcycle equipped with rugged tires, high ground clearance fenders, and enhanced suspension which is designed for riding on rough terrain. Not approved for highway use.

ALL-TERRAIN VEHICLE (ATV)



Three-, four-, six- or eight-wheeled vehicle equipped with an engine and designed for off-road use.

SEGWAY® PERSONAL TRANSPORTER (PT)



An electric-powered, two-wheeled, self-balancing vehicle.

GOLF CART/ LOW SPEED VEHICLE (LSV)*



A small three- or four-wheeled vehicle designed principally for transporting golfers and their equipment around a golf course. We provide coverage for on- and off-road use.

SNOWMOBILE



A motorized vehicle designed for use primarily on snow with ski-like runners and propelled by a revolving track.

*See chart on page 18 for state specific guidelines for both.

Unacceptable Risks

UNACCEPTABLE INSUREDS/OPERATORS

- Operators who do not possess a valid U.S., Canadian or international driver's license, except for operators of off-road motorcycles, ATVs, golf carts, snowmobiles, or Segways.
- Operators with a suspended, revoked or cancelled driver's license without a financial responsibility filing, except for operators who use their motorcycles or ATVs for off-road use exclusively.
- Operators without a permanent garaging address, including migratory, seasonal occupation, or transient risks in most states.
- Named insureds requiring an operator's filing. Owner's filings available.
- Applicants who have had a policy cancelled or nonrenewed by Progressive for the following:
 - Fraud or misrepresentation in connection with an application for insurance.
 - Fraud or misrepresentation in connection with presentation or settlement of a claim.
 - An unauthorized payment in connection with an application for insurance or a policy.
- Applicants who have been convicted of insurance fraud.

UNACCEPTABLE VEHICLES

- Vehicles leased or rented to others by the insured and/or included as part of a rental property.
- Vehicles used for pickup or delivery of goods, or any other business or commercial purposes.
- Vehicles without a motor or engine.
- Dune buggies and go-carts.
- Physical Damage Only policies.
- Motorcycles hired for use in funerals or escort services.
- Any vehicle on consignment.
- Partially assembled vehicles or individual parts.
- Vehicles with more than two owners.
- Vehicles principally garaged/stored in Canada, District of Columbia, Mexico, or Puerto Rico. "Principally garaged" is defined as at least six months in any given state or location.
- Speed-modified golf carts that go over 20 mph.
- Vehicles classified as "Low Speed Vehicles," including neighborhood electric vehicles, except in states where Low Speed Vehicles are acceptable. [See Low Speed Vehicle \(LSV\) chart on page 18.](#)
- Mini-Trucks and Motrec-type specialty vehicles.
- Pocket bikes and mini-choppers.
- Motorized skateboards and stand up scooters.

Liability Only

VEHICLES NOT ELIGIBLE FOR PHYSICAL DAMAGE COVERAGE

- Any motorcycle with a state-assigned Vehicle Identification Number (VIN).
- Any specially constructed or assembled motorcycle, including but not limited to: non-factory built, built from a kit, or has an after-market frame (e.g., Paucho®, Daytech® or Santee®).
- Any vehicle not listed in either the Kelley Blue Book or the N.A.D.A. Appraisal Guide.

Vehicle Rating Information

GARAGING ZIP RATING

Enter the ZIP code where the vehicle is principally garaged and we will automatically assign the proper rating factor in [FAO](#).

ACCEPTABLE VEHICLE USE

Pleasure—vehicles not used for business/commercial purposes or commuting to work or school.

Commute—vehicles used to go to work or school.

Off-Road Use—vehicles primarily used off-road.*

Parade—vehicles used in a public march or procession.

*Please note we do provide coverage for on-road use

UNACCEPTABLE VEHICLE USE

Business/Commercial Use

Rented or Leased to Others

Hired Escort or Funeral

We do not cover any damages resulting from, or sustained during practice or preparation for:

- any pre-arranged or organized racing, stunting, speed or demolition contest or activity.
- any riding activity conducted on a permanent or temporary racetrack, racecourse or during any closed course event.



Specialized Coverages

ROADSIDE ASSISTANCE COVERAGE

With Roadside Assistance coverage, we provide towing to the nearest qualified repair facility and necessary labor at the time and place of disablement when the motorcycle, off-road vehicle, or vehicle towing them is disabled within 100 feet of the roadway due to: mechanical or electrical breakdown, battery failure, insufficient supply of fuel, oil, water or other fluids, flat tire, lockout or entrapment in snow, mud, water or sand.

This service is “Sign and Drive,” meaning there are no out-of-pocket expenses; all the insured has to do is sign the receipt and they’re back on their way. Roadside Assistance can be obtained 24 hours a day, 7 days a week, anywhere in the U.S. or Canada.

TRIP INTERRUPTION COVERAGE

(Roadside Assistance required)

We designed Trip Interruption* coverage to help riders whose bikes are disabled due to mechanical breakdown or covered loss when they are more than 100 miles from their principal residence. This coverage provides daily maximums of \$100 for lodging, \$50 for alternative transportation, and \$50 for food while the motorcycle is being repaired; maximum \$500 per occurrence.

*Trip Interruption is not available for off-road vehicles.

CARRIED CONTENTS® COVERAGE

Carried Contents coverage will pay for an insured’s owned personal property (such as hunting gear or camping gear) that is damaged, destroyed or stolen while using the insured vehicle.

SAMPLE COVERAGE OPTIONS

Bodily Injury/Property Damage Liability	Uninsured/Underinsured Bodily Injury	Medical Payments	Comprehensive/Collision Deductibles
25/50/10	25/50	\$1,000	\$100**
50/100/25	50/100	\$2,500	\$250
100/300/50	100/300	\$5,000	\$500
250/500/100	250/500	\$10,000	\$1,000
300 CSL	300 CSL	\$25,000	
500 CSL	500 CSL		

Note: You can add value for your customers by recommending higher deductibles for significant cost savings.

Note: Additional Bodily Injury/Property Damage coverage options may be available in your state. Refer to [FAO](#).

**Not available for off-road vehicles.

Coverage is optional and is available up to \$3,000 with a \$250 deductible when Comprehensive and Collision coverages are selected.

TRANSPORT TRAILER PHYSICAL DAMAGE COVERAGE

We’ll provide up to \$10,000 worth of Physical Damage coverage for a non-motorized trailer designed to be towed on public roads by a land motor vehicle and is principally designed for transporting the insured’s motorcycle or off-road vehicle.

ENHANCED INJURY PROTECTION

Enhanced Injury Protection includes two components:

1. An income loss benefit that pays up to the weekly limit to the insured for income lost due to injury resulting from a covered accident preventing the insured from working in his/her occupation at time of loss.
2. A death benefit that is payable to the surviving spouse or estate of the insured if the named insured is killed as a result of a covered accident.

This coverage applies to each named insured and his/her spouse. Enhanced Injury Protection is optional and only available with Medical Payments coverage.

RENTAL VEHICLE COVERAGE

We included Rental Vehicle coverage for no extra premium. This means that Comprehensive and Collision coverages (if purchased for listed motorcycle) apply to a motorcycle in the custody of or being operated by an insured under a rental agreement with the facility or dealer that owns the motorcycle.

Specialized Coverages (Cont'd)

>>> IMPORTANT

ACCESSORY COVERAGE

We included \$3,000 worth of Accessory coverage for no extra premium when Physical Damage coverage is purchased. This extra coverage is meant to be a safety net for those parts which the customer may not realize are non-OEM (not original manufacturer) parts. We will not cover any accessories totaling more than \$3,000 in the event of a loss, unless a higher limit of Accessory coverage was purchased. Customers can purchase additional coverage up to \$30,000.

Our superior claims settlement practices provide **dollar for dollar non-depreciated replacement cost**, with no deductibles, up to the limits of liability, for accessories that cannot be repaired. Motorcycles, on average, have \$3,000 of accessories installed by a dealer, a previous owner, or the customer.

We'll cover equipment, devices, accessories, enhancements and changes, other than those which are original manufacturer installed, which alter the appearance or performance of the motorcycle or off-road vehicle. This includes, but is not limited to:

1. any electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, data signals, or play back recorded media;
2. trike conversion kits;
3. any additional equipment that is permanently installed on the motorcycle or off-road vehicle using bolts or brackets, including slide-out brackets (i.e., fairings, windshields, after-market handlebars, after-market seats, etc.);
4. sidecars;
5. custom paint, custom chrome plating, or custom exhaust;
6. trailers designed to be pulled by a motorcycle or off-road vehicle;
7. safety riding apparel, including helmets. (Coverage is only provided in the event of a collision loss. Theft is not covered.)











Please remember to ask all of your motorcycle customers if they or the dealer installed any accessories. A bill of sale may not accurately reflect all after-market parts or accessories installed on the motorcycle. Please be sure to get an itemized list of accessories including parts and prices. The questions you ask at the point-of-sale will help prevent denied claims and dissatisfied customers.

GENUINE MANUFACTURER PARTS GUARANTEE

If you have a claim, we'll replace damaged original equipment manufacturer (OEM) parts on your vehicle with OEM parts at no additional cost to your customer.

Note: Advise customers to retain receipts. We recommend that they also retain photos of the motorcycle and an itemized list of accessories. Customers must supply proof of the value of all accessories at the time of loss. Although it is not required, we recommend that you keep copies of receipts and photos in your files to help expedite loss settlements.

THE 10 MOST COMMON TYPES OF ACCESSORIES THAT CUSTOMERS ADD TO THEIR MOTORCYCLES:

1. CHROME ACCESSORIES		6. ENGINE MODIFICATIONS	
2. WHEELS		7. ELECTRONICS (RADIOS AND INTERCOMS)	
3. CUSTOM PAINT		8. TRIKE CONVERSION KITS	
4. SADDLEBAGS/ LUGGAGE/ TOURING PACKS AND WINDSHIELDS		9. SIDECARS AND PULL-BEHIND TRAILERS	
5. HANDLEBARS AND CONTROLS		10. SAFETY RIDING APPAREL, INCLUDING HELMETS	

Loss Settlement

We use three primary payment methods to settle Comprehensive and Collision claims: Actual Cash Value (ACV), Total Loss Coverage (TLC), and Agreed Value. Total Loss Coverage is an optional settlement method available on certain motorcycles. Agreed Value is required (and only available) on certain other motorcycles. [FAQ](#) will automatically determine available loss settlement methods when you quote a risk.

All losses to a vehicle, whether partial or total and regardless of the loss settlement option that applies, are subject to the applicable deductible shown on the declarations page as well as reductions for any salvage retained by the insured.

ACTUAL CASH VALUE (ACV)

We require any vehicle with a resale value available in the N.A.D.A. Appraisal Guide or Kelley Blue Book to be insured as ACV (or, if eligible, as TLC).

The limit of liability for Physical Damage losses to motorcycles insured with the ACV settlement method will be the LOWER of:

- › ACV of the stolen or damaged property at the time of loss;
- › Amount necessary to replace the stolen or damaged property; or
- › Amount necessary to repair the stolen or damaged property to its pre-loss condition.

AGREED VALUE ([SEE INSPECTION REQUIREMENTS PAGE 12](#))

We require the following to be insured as Agreed Value (maximum insurable value \$50,000):

- › Motorcycles that are listed in the N.A.D.A. Appraisal Guide and/or Kelley Blue Book but do not show a resale value.
- › Motorcycles 25 years old and older.

The limit of liability for Physical Damage losses to a motorcycle insured with Agreed Value will be the LOWER of:

- › Amount necessary to repair the damaged property to its pre-loss condition; or
- › Agreed Value shown on the declarations page.

The Agreed Value, which is provided by the insured and must be agreed to by Progressive, is the amount of coverage the insured desires, up to the market value of the motorcycle at the time of application, including the market value of all accessories. Please remind the insured to update the Agreed Value on the policy whenever it changes.

TOTAL LOSS COVERAGE

We offer Total Loss Coverage (TLC) for both new and used motorcycles, ATVs or snowmobiles that are not more than one model year old. If we declare the covered motorcycle, ATV or snowmobile a total loss while this coverage is in effect, we will pay the Manufacturer's Suggested Retail Price (MSRP) of a current model year motorcycle, ATV or snowmobile of the same make and model. Disappearing Deductibles will be automatically included with TLC.

Once an eligible vehicle has been written with TLC, this settlement method can be retained at renewal as long as the model year of the motorcycle, ATV or snowmobile is not more than two years older than the calendar year of the effective date of the renewal. When TLC is no longer available at renewal, the loss settlement method is automatically converted to ACV and the premium adjusted accordingly.

››› NOTE

PROGRESSIVE DOES NOT TAKE A DEDUCTION ON PARTIAL LOSSES.

We promise to return vehicles to pre-accident condition or better when there is a claim settlement paid. Many companies deduct "betterment" or "depreciation" percentages that reflect the amount of the remaining life of the item. By choosing Progressive, once your customer pays the deductible, he or she will receive full compensation for parts at today's value, regardless of how long those parts have been in service. Compare our contract with contracts from other companies and show the difference to your customers.

Special Review Risks & Requirements

INSPECTION REQUIREMENTS

Due to the specialized nature of many motorcycles, we may require an underwriting inspection on some motorcycles. For other motorcycles, we may require the agent to maintain specific documentation on file. FAO will automatically determine when an inspection is required or when an agent must maintain specific documents. You may quote, submit and bind all motorcycles as usual, regardless of whether or not an inspection is required.

When we require an inspection we will automatically arrange for an inspection by a third-party inspection company at no cost to the insured. The inspection company will contact the insured directly to set up an appointment. The insured must have a copy of the title on hand at the time of inspection and must have the inspection completed within 21 days of policy inception or the policy will be cancelled. When an inspection is required, you do not need to maintain any documentation in your files (photos, appraisal, title), as the inspection company will forward the information directly to Progressive.

AGENT-MAINTAINED DOCUMENTATION

For Agreed Value motorcycles that do not require an inspection, please advise your customer to maintain the following documentation:

- Two side-view color photos of the motorcycle.
- Copy of title.

This may help to facilitate payment in the event of a claim.



All-Terrain Vehicle (ATV), Dirt Bike, and Snowmobile Coverage Highlights

We've been insuring ATVs, snowmobiles, and dirt bikes for more than 30 years. We offer coverage for all major brands and most types, including mountain, touring, high performance, and utility types.

RECREATIONAL USE AND OFF-PREMISES COVERAGE

We provide Liability and Physical Damage coverage for virtually any purpose or location, including on-road use. The typical Homeowners policy may only provide coverage for an owned off-road vehicle when it is used to service the insured's property. If the insured uses the owned off-road vehicle for recreational riding or if they take it away from their residence to go camping, hunting or trail riding, their Homeowners policy may not provide coverage.

LIABILITY COVERAGE

We offer limits of liability up to \$500,000 combined single limits (CSL) for customers who have an umbrella policy or desire more complete protection. You don't have to call us for approval to write these higher limits.

ATV ACCESSORY COVERAGE

We provide \$3,000 worth of Accessory coverage to protect the insured's accessories, including winches, mower attachments, plow blades, equipment upgrades, trailers designed to be pulled behind an ATV, etc. Additional coverage is available. For additional information pertaining to accessories and safety riding apparel, please [see page 10](#).

COSMETIC DAMAGE COVERAGE

When a customer purchases Comprehensive, Collision, or UM Property Damage coverage, cosmetic damage such as paint chips, scratches, and minor dents are covered.

TRANSPORT TRAILER COVERAGE

We offer up to \$10,000 worth of Physical Damage coverage for a non-motorized trailer designed for public roads and towed by a land motor vehicle. The trailer can either be fully enclosed or a flat trailer, as long as the primary purpose of the trailer is to transport the covered vehicles.

COMPETITIVE RATES AND SPECIALIZED COVERAGE

We offer great rates on off-road vehicles—quote us and see that we mean business! And, when you sell a Progressive Off-Road Vehicle policy, know that your customers get not only standard coverage—Liability, Uninsured/Underinsured Motorists, Medical Payments, Comprehensive and Collision, and Roadside Assistance—but the specialized coverage they can't get with an endorsement on their Homeowners policy.

SNOWMOBILE ACCESSORY COVERAGE

We provide \$3,000 worth of coverage to protect the insured's accessories, including helmets and riding apparel, sled covers, bags/saddlebags, racks, seats/backrests, windshields, equipment upgrades, sleds designed to be pulled behind a snowmobile, etc. Additional coverage is available. For additional information pertaining to accessories and safety riding apparel, please [see page 10](#).

U.S. AND CANADIAN COVERAGE FOR SNOWMOBILES

We cover your customers whether they head for the peaks of the Rockies, the rolling trails of Michigan's Upper Peninsula, the northern woods of Maine, or to one of the great snowmobile trails of Canada.

Note: Snowmobiles cannot be written on the same policy as other motorcycles or off-road vehicles.

Discounts

ADVANCE QUOTE DISCOUNT

We'll give a discount to customers who initiate a quote at least one day before their policy begins. The discount is based on number of days quoted in advance. When quoting, be sure to ask your customer when they will need the policy to be effective and use the appropriate effective date to ensure this discount is accurately applied.

ANTI-LOCK BRAKE DISCOUNT

We'll apply a discount to motorcycles equipped with an anti-lock braking system.

CLAIM FREE RENEWAL DISCOUNT

We'll apply a discount to the policy at renewal if no at-fault claim greater than \$500 and no comprehensive claim greater than \$1,000 were filed during the previous policy period.

>>> NEW

EFT DISCOUNT

We'll apply the EFT Discount when automatic payments are set up to be deducted from the customer's bank account.

HOMEOWNER DISCOUNT*

We'll apply the Homeowner Discount when the named insured or named insured's spouse owns a home, manufactured home, or condominium, including co-ops.

Proof of home ownership is required in order to receive the discount. In most cases, [FAQ](#) will automatically verify home ownership. When home ownership cannot be verified, FAO will instruct the agent to collect proof from the insured. In these cases, the agent must submit proof of home ownership to Progressive. Any of the following are acceptable as long as the information provided includes the name of the insured or spouse:

- mortgage coupon
- mortgage loan agreement
- property deed
- property tax bill

- Homeowners insurance declarations page or application
- Homeowners insurance renewal offer
- homestead exemption certificate
- letter from an indian reservation confirming that the insured owns a home within the reservation
- print screen from an agency management system (does not need to show carrier's name)
- Acord application printed from agency management system (for download agents, this is their copy of the Homeowners declarations page)

* Varies by state

ASSOCIATION DISCOUNT

We'll offer a discount for all active members of the Harley Owners Group® (HOG) or USAA.

LOJACK® DISCOUNT

We'll apply a discount to Comprehensive coverage when a Lojack® stolen vehicle recovery transmitter is installed on a motorcycle.

MOTORCYCLE LICENSE ENDORSEMENT DISCOUNT

We'll apply a discount to the Motorcycle policy when the operator has a valid motorcycle license or endorsement on his or her driver's license.

MULTI POLICY DISCOUNT

We'll apply a discount to the policy whenever your customer or their spouse has another property and casualty policy in force with a company within the Progressive Group of Insurance Companies or with any of Progressive's private-labeled partnerships. The other policy may cover an automobile, mobile/manufactured home, motor home, travel trailer, boat, home, or commercial auto.

MULTI VEHICLE DISCOUNT

We'll apply a discount to the policy when more than one motorcycle, off-road vehicle, or combination thereof, is insured.

Discounts (Cont'd)

PAID IN FULL DISCOUNT

We'll apply a Paid In Full Discount for each policy period the insured chooses the one-pay bill plan. Set up recurring Paid In Full payments through EFT to receive this discount each year.

PROMPT PAYMENT DISCOUNT

We'll apply the Prompt Payment Discount to all new business policies and to renewal policies that have been in effect for at least 12 continuous months and have had no late fees or Non-Sufficient Funds (NSF).

RESPONSIBLE DRIVER DISCOUNT

We'll apply a discount to the policy when none of the listed operators have a driving record surcharge applied to the policy.

SAFETY COURSE DISCOUNT

We'll offer a discount to riders who have successfully completed an approved motorcycle, ATV or snowmobile safety course within the past three years.

TRANSFER DISCOUNT

We'll apply a discount to the policy at new business when the named insured or spouse has had continuous motorcycle/off-road vehicle/snowmobile insurance for one of the following scenarios:

- the prior insurance is with Progressive and the prior policy period expiration date is within the last six months;
- the prior insurance is from a carrier other than Progressive and the prior policy period expiration date is within the last 31 days; or
- the prior customer is Compliant Without Insurance and the prior policy period expiration date equals the new policy effective date.

This discount is tiered, based on the policy tenure.

➤➤➤ REMINDER

There is no limit to the number of discounts a customer can receive.

Savings and Surcharges

DISAPPEARING DEDUCTIBLES

(Included with Total Loss Coverage, optional on others)

We include Disappearing Deductibles for no extra premium with Total Loss Coverage. They are available for an extra charge with Actual Cash Value and Agreed Value coverages.

Disappearing Deductibles provide a reduction of 25 percent in Comprehensive and Collision deductibles for each claim-free policy period. When the fourth consecutive claim-free policy period is reached, the deductible will be \$0. If we pay a Comprehensive or Collision claim, deductibles return to their original amounts upon the next renewal. Non-Physical Damage-related claims (e.g., Liability, Roadside Assistance, etc.) do not affect the Disappearing Deductible level.

ACCIDENT FORGIVENESS

We'll offer Accident Forgiveness at renewal. Customers will not be charged for an at-fault accident if ALL of the following conditions are met:

- › The customer reports the claim to Progressive;
- › The policy has been in force with Progressive for at least 48 months;
- › The policy did not have any other chargeable accidents during the prior 35 months;
- › The driver and vehicle were listed on the policy when the accident occurred; and
- › There are no other waived accidents on the policy.

SMALL CLAIM FORGIVENESS

We'll review each policy at renewal to determine if a claims payment was made. All claims where Progressive's total payout was \$500 or less will not be considered. There is no limit to the number of \$500 or less claims that will be waived.

SURCHARGES

- › A Driving Record surcharge applies to operators with an accident or violation that occurred within 35 months of the policy inception date (exception—see Accident Forgiveness and Small Claim Forgiveness).
- › A Special Hazard surcharge applies to motorcycles enhanced to significantly improve performance beyond factory specifications through the introduction of a turbo kit, nitrous oxide kit, etc. The surcharge may also apply to motorcycles that have been structurally modified or physically altered (e.g., "chopper," lowered frame).
- › A surcharge applies to operators who do not have a valid U.S. or Canadian license, but have a foreign license or international driver's license.
- › An Unverifiable Driving Record surcharge applies to operators whose driving record cannot be verified.
- › An SR-22 Filing surcharge applies to operators requiring an SR-22 to be filed with the state Department of Motor Vehicles.

Operator Information

WHICH OPERATORS TO LIST

- Household residents who operate the on-road or off-road vehicle.
- There is no minimum age requirement for operators of off-road vehicles.
- Operators who have an ownership interest in the vehicle.
- Other regular operators of the vehicle: Anyone who uses or has regular access to the insured vehicle more than 12 times per year.

MARITAL STATUS

Only operators who are legally married or deemed married by state law may be rated as "Married." The "Married" classification includes widows and widowers. Individuals who are unmarried, separated, divorced, or in a relationship that is not recognized by the state are rated as "Single."

FILING INFORMATION (SR-22)

Availability varies by state. Only owner's filings are available. Operator's filings are not available.

NAMED INSURED/ADDITIONAL INTEREST

An additional interest is a party, other than the insured or an operator on the policy, that has an interest in being protected under the liability portion of the insurance contract. The named insured and the second named insured on the policy must be individuals, not a business or a living trust. A business or a living trust can be listed as the additional interest on a Motorcycle/Off-Road Vehicle policy, provided that there is no business use.



Point of Sale (POS) Information

CREDIT, MVR AND VIN VERIFICATION

Use [FAO](#) quoting's Point of sale (POS) feature to order your customers' credit and motor vehicle reports and verify their VIN during the quoting process. POS allows you to review all data with your customers and produce the most accurate quotes possible, which reduces uprates and increases customer satisfaction and retention.

Insurance Credit Score

- To order this information, simply follow the instructions in FAO quoting. Please be sure to read to your customers the short disclosure that appears on the screen.
- You cannot upload an application if you do not order the customer's insurance credit score.
- Be sure to include full name, address and Social Security number to avoid inaccurate or unavailable credit information. (Customers have the right not to provide their Social Security number, but this may result in unconfirmed credit information.)
- You will not receive any information contained in your customers' credit report; it is ordered, received and used exclusively by Progressive.
- Customers who suspect inaccuracies in their credit report can obtain a copy of the report by calling the credit bureau after the confirmation is completed. You cannot request this information—only customers may contact the credit bureau.
- Progressive uses Experian, Equifax and TransUnion as our suppliers of credit information.
- See Quote Status/Consumer Information tab for the credit bureau's address and telephone number.
- Progressive may update a customer's insurance credit score at renewal, just as we update driver age, vehicle age, driving record, etc. This helps ensure we continue to offer an accurate rate.

LOW SPEED VEHICLES (LSV)

A low speed vehicle is a vehicle registered for street use with a 17 digit VIN and has the ability to travel in excess of 20 mph, but no more than 25 mph.

LSV Availability	State	Product
	AL, AK, AZ, CA, CO, CT, GA, ID, IL, IN, IA, LA, ME, MS, MO, MT, NE, NV, NH, NM, NC, OH, OK, RI, SC, TN, UT, VT, WA, WV, WI, WY	LSV needs to be written as a motorcycle policy.
	AR, DE, DC, FL, HI, KS, KY, MD, MA, MI, MN, NJ, NY, ND, OR, PA, SD, TX, VA	LSV needs to be added to an auto policy.

CREDIT INFORMATION TEAM

We have introduced a service to help customers understand how and why we use consumer credit reports. This service will also help you address customer questions and concerns about insurance credit scores.

The Credit Information team is comprised of specially trained customer service representatives. They can provide customers with detailed explanations of what was used in determining their insurance credit score. They can also make reasonable exceptions for customers whose credit is negatively influenced by extraordinary circumstances.

The Credit Information Team is available at a special toll-free number, 1-800-876-5411.

OUTSTANDING CUSTOMER BALANCE VERIFICATION

We will verify whether your customer has an outstanding balance from a previous Progressive policy. If so, your customer will have to pay the outstanding balance and make the initial payment before you can upload the application. If we also find that your customer has a record of non-sufficient funds with us, your customer will need to pay the outstanding balance via certified check or money order before you can upload the application. We will make the remit-to-address available on [FAO](#).

UNINSURABLE RISK VERIFICATION

We will use POS to verify whether your customer has ever been cancelled or not renewed by Progressive due to: misrepresentation, misrepresentation on a claim, fraud/misrepresentation on an application, fraud on a claim, lack of cooperation in a fraud investigation, or record of an unauthorized or counterfeit payment. If we determine that the named insured is an uninsurable risk, your quoting system will inform you and you must tell the customer. You will not be able to complete the quote.

Billing and Payment Options

BILL PLANS

Refer to [FAQ](#) for all available billing options.

POLICY PERIOD

All written policies are for a 12-month period.

EXPRESS MONEY TRANSFER

(Available for initial payment, installment payments, and renewal payments.)

Express money transfer lets you electronically transfer your customer's payment directly to Progressive.

- › Deposit payment into your agency's business checking account.
- › We will withdraw the payment the day after the policy has been submitted via [FAQ](#).
- › For customers whose accounts have non-sufficient funds, we will return the payment to your account (notify Progressive immediately through the Returned Check Processing tool in [FAQ](#)).

EFT

(Available for initial payment, installment payments, and renewal payments.)

Customers have the option of paying their motorcycle insurance initial payment, installment payments, and renewal payments with EFT. When EFT is selected as a payment option in [FAQ](#), simply enter the requested banking information and we will automatically withdraw installments from the insured's checking account.

FEES (MAY VARY BY STATE)

Fee Type	Amount	Conditions
Installment Fee	\$5	for each installment payment made via any method other than EFT.
EFT Installment Fee	\$1	for each installment payment made via EFT.
Late Fee	\$5	on any installment payment if minimum amount due is not paid or if payment is postmarked more than two days after the due date.
NSF Fee	\$20	If a payment check is returned by a financial institution due to non-sufficient funds, or an uploaded payment is not processed due to non-sufficient funds in an agent's premium trust account.
Cancel Fee	\$30	a cancel fee may apply. see state contract for details.

CREDIT CARD/DEBIT CARD PAYMENTS

(Available for initial payment, installment payments, and renewal payments.)

- › Initial payment—We accept initial payments via credit card (Discover®, MasterCard® or Visa®) or debit card (MasterCard® or Visa®).
- › Installment and renewal payments—These payments can be made using the insured's credit card (Discover®, MasterCard® or Visa®) or debit card (MasterCard® or Visa®) via [FAQ](#), [ProgressiveAgent.com](#), or by calling Automated Customer Service at 1-800-876-5581.

PREAUTHORIZED CHECKS (PACS)

(Available for initial payment, installment payments, and renewal payments.)

Customers can pay their motorcycle insurance initial payment, installment payments, and renewal payments to Progressive over the phone via PACs. The process is as simple as writing a check, but without the hassle of mailing one. When customers want to make payments on their policies, all they have to do is call us and have the money electronically withdrawn from their checking account. Customers will need to provide the account names, account numbers, and check numbers for the checks they want to use for the transactions. The money will be instantly withdrawn from their checking account and applied to the policy the same day.

Motorcycle and Off-Road Vehicle

INSURANCE QUOTE REQUEST—RELEASE 13

PROGRESSIVE

Principal Named Insured Information

First Name: _____ Middle Name: _____ Last Name: _____
Home Phone Number: (_____) _____ Work Phone Number: (_____) _____
Email Address: _____ Current Mailing Address: _____

Vehicle Information

Policy Type: Motorcycle/ATV Snowmobile Vehicle Type: Motorcycle/Trike ATV Dirt Bike Moped/Scooter
VIN: _____ Golf Cart 3-Wheel Alternative Vehicle Segway®
Year: _____ Make: _____ Model: _____ CC Size: _____
Is the motorcycle a trike? Yes No Anti-lock Brakes? Yes No Purchase Year: _____ Garaging Zip Code: _____
Special Hazard: Yes No Turbo or Nitrous Oxide Kit Modified Frame LoJack device installed on this vehicle? Yes No
Vehicle use: Pleasure/Commute Annual Miles Ridden: _____
 Off-road use Primary Use: Trail Riding Hunting Camping Fishing Other Recreation Household/Farming Other

Driver/Violation Information (any operator in or outside the household with regular access to insured vehicle more than 12 times per year)

First Name: _____ Middle Name: _____ Last Name: _____ Suffix: _____
Date of Birth: ____/____/____ Social Security Number: _____ Gender: _____
Marital Status: Married Single Other: _____ Relationship: _____
Driver's License Status: Valid Permit Suspended No License Motorcycle Endorsement? Yes No
State Filing: Yes No Approved Safety Course Completion: Yes No License State: _____
License Number: _____ Years Riding Experience: _____ Second Named Insured: Yes No
How often do you ride? 5-7 Days Per Week 3-4 Days Per Week 1-2 Days Per Week 1-3 Days Per Month
Violations—All comprehensive claims, accidents (both at-fault and not-at-fault), and violations for the last 35 months: _____

Underwriting Information

Association Name: None Harley Owners Group (HOG)® USAA Primary Residence: Own Home/Condo Own Manufactured Home (10 years old or newer)
Other Policies with Progressive: Yes No Rent Live with Parents Other: _____
Prior Motorcycle Liability Insurance: Yes No Prior Motorcycle Carrier: _____ Prior Policy Period Expiration Date: ____/____/____
Reason for New Progressive Policy: _____ USAA Membership Number: _____ HOG® Membership Number: _____

Coverage Information

Liability/Guest Passenger Limits: _____ UM/UIM: _____
Comp/Coll Deductibles: _____ UMPD: _____
Total Loss Coverage: _____ Med Pay: _____
Trip Interruption: _____ Carried ContentsSM: _____
Transport Trailer: _____ Enhanced Injury Protection: _____
Roadside Assistance: _____ Disappearing Deductible: Yes No

Accessory Coverage

Paint: \$ _____
Chrome: \$ _____
Wheels: \$ _____
Trike Kit: \$ _____
Saddlebags/Windshield: \$ _____
Pull-behind Trailer: \$ _____
Safety Apparel: \$ _____
Other: \$ _____
Total: \$ _____