

# Markel product manual

Motorcycle / Off Road Vehicle



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This manual is intended to provide an overview of the Markel powersports product. State by state variations may occur. This manual is protected by legal privilege and should not be shared with anyone unauthorized.

## Program highlights

The Markel powersports insurance program is intended to write motorcycles, all-terrain vehicles, and snowmobiles. Our target market is very broad, with very competitive rate and coverage for a new motorcycle, trike, scooter, all-terrain vehicle, snowmobile, and anything in between. With some of the best coverage in the marketplace, knowledgeable claims and underwriting staff, top-notch service, and our longevity in the industry, we are proud to welcome you to the Markel powersports insurance program.

The Markel powersports program incorporates insurance scoring in rating, which provides an objective and consistent tool by which to price the risk. An insurance score is developed using credit report attributes that have been shown to be statistically predictive of claims frequency.

### Highlights

#### Physical damage:

- Replacement cost, agreed value, and actual cash value settlement options (subject to unit type)
- Diminishing deductible feature included for all units with comprehensive coverage
- Accessory coverage included at \$1,000 for motorcycles and \$500 for all-terrain vehicles and snowmobiles, with higher values available
- Optional mechanical breakdown coverage available for specific manufacturers, unit age, and unit type (not available in New York)
- Optional rental reimbursement coverage available
- Emergency roadside assistance available at unit level or household level
- Optional trailer coverage available (\$250 deductible and actual cash value settlement type)

#### Liability:

- Bodily injury and property damage liability included at minimum limits as mandated by state regulations, with higher limits available, up to 250/500/100
- Passenger liability offered as mandatory or optional, subject to state regulations

**Uninsured motorists** coverage offered as mandatory, optional, or rejectable, subject to state regulations

**Medical payments** coverage offered as mandatory, optional, or rejectable, subject to state regulations

**Funeral expense** coverage offered as optional or rejectable, subject to state regulations

*\*Not all coverage options are available for all risks, or in all states.*

#### We are pleased to offer a premium benefit for the following items that apply:

- Multi-unit under same policy
- Anti-lock braking system
- Safe driver discount
- Motorcycle or ATV state approved safety course completion
- Transfer discount on new business
- Renewal discount on renewal business
- Anti-theft alarm or tracking device
- Financial responsibility

## General information

### General policy conditions

- All policies are written on an annual term
- The minimum written and earned premium is \$50, or as required by state regulations

### Payment plans

The following payment plans are available, dependent upon the total premium:

Pay plan	Terms	Minimum premium	Installment fees
<b>Full pay</b>	Premium paid at policy inception	Applies to all	No fees
<b>2-pay</b>	50% down, 50% due in 60 days	\$100	\$6 or as allowed by state regulations
<b>4-pay</b>	34% down, 22% due in 30, 60, and 100 days	\$150	\$6 or as allowed by state regulations
<b>7-pay</b>	24% down, 9% due in 60, 90, 120, 150, and 180 days	\$500	\$6 or as allowed by state regulations
<b>12-pay</b> (State of CO or recurring payments only)	Set-up and managed online by the insured. The insured must go to <a href="http://www.markelamerican.com/pay">www.markelamerican.com/pay</a> . Instructions are provided on the invoice as well. (Agents can chose 12-pay if the customer advises that they will set up recurring payments.)		\$2 per installment

Note: Pay plan availability is subject to risk and operator characteristics. The Magic system will display what pay plans are available for each individual risk.

Commission will be paid after receipt of the first payment.

### Motor vehicle records

Applicants will be required to disclose to the number of motor vehicle violations and at-fault accidents. Points will be assigned by the system based on the information entered. The points will be used to determine eligibility and for rating purposes.

If an operator has the following combination of moving violations and/or at-fault accidents within the last three years, the risk is ineligible.

- more than three moving violations
- more than two at-fault accidents
- one or more minor violations or at-fault accident, plus one major violation
- more than two moving violations, plus one or more at-fault accidents
- two or more major violations

Markel reserves the right to obtain an MVR within the underwriting period. At your request, Markel Personal Lines will obtain an MVR prior to issuance. Charges incurred on behalf of the producer will be billed at year end.

## Photographs

If agreed value settlement type is selected, an appraisal and photographs of the motorcycle and/or trike are required.

## New business and quote referrals

The Markel powersports products will be quoted and issued on the MAGIC system. The system was designed to be used in a retail and wholesale environment. Once a quote has been generated in the system, a quote sheet will be available in PDF format. The quote sheet will outline the coverages and premium, as well as conditions that should be disclosed to the prospective customer.

## Applications

Applications are not required, unless the agreed value settlement type is selected. In these instances, an appraisal and photographs of the motorcycle and/or trike are required.

## Eligibility

The MAGIC system will alert you to potential eligibility issues. A warning message will be provided if a risk attribute is entered that renders the risk ineligible. If you receive a message that the risk is ineligible, do not proceed. Please contact MPL for clarification.

## Quote indications

To provide a quick quote, enter the required fields that are marked with an asterisk. If the order is placed, additional information will be required to issue.

If the risk is outside of your authority, a quote indication will be provided. The system will alert you that approval is required. Quotes may be released as an indication without being submitted to the company. When releasing an indication to an applicant, please be sure to notify them that coverage and premium is subject to company review and approval.

## Referral process

Any risk requiring referral will follow an established hierarchy. For instance, a risk entered by a sub-producer will be referred to the general agent. If the general agent does not have the authority to approve the risk, they will refer the risk to Markel Personal Lines. Once approved, the risk will follow the chain back down to the sub-producer.

For efficiency, referral submissions should be made via the MAGIC system messaging capability.

## Issuance

If the risk attributes are within your authority or you have received company approval on a referral, you may issue the policy in MAGIC.

In order to issue a policy the following information is required:

- operator(s) drivers license numbers
- vehicle identification number (VIN)
- risk location
- leinholder and/or additional insured, if applicable
- payment method

## Eligibility

### Unacceptable owner/operator

- Excess motor vehicle violations and/or at-fault accidents
- Owner age <18 years old
- Primary operator age <16 years old
- More than three owners
- Expired or suspended driver's license
- SR-22 requirement

### Unacceptable motorcycles or off road vehicles

- Less than 91cc, if not classified as a scooter or moped
- Used commercially
- Rake extends greater than 40 degrees (motorcycles)
- All-terrain vehicles with tracks, aquatic, or amphibious units
- Ape-hanger style handlebars (motorcycles)
- Motorcycles/trikes not professionally manufactured (NY ONLY)

## Owner and operator information

### Named insured/owner

As insurance scoring is part of rating, where allowed, we strongly encourage using the owner's social security number for the most accurate rate.

### Operator(s)

**Operator assignment:** Motorcycles and all-terrain vehicles require the primary operator to be at least 16 years of age. Please ensure that all intended operators are disclosed and that their specific experience is listed in the system. This information is used for rating and eligibility. All operators must be assigned to at least one unit.

## Unit information

### Manufacturer/model

See eligibility section for a list of manufacturers/models that are ineligible for the program. MAGIC will automatically prohibit any standard manufacturer/model that is ineligible for the program. Trikes and customs require referral to Markel.

## Unit type

Acceptable motorcycle or off road vehicle types include, but are not limited to:

- Tour
- Cruiser
- Naked sport
- Tour trike
- Sport/performance ATV
- Sport tour
- Street
- Moped
- Homemade trike
- Recreation/utility ATV
- Big twin
- Dual sport
- Scooter
- Custom
- Super utility ATV

MAGIC will automatically assign the pre-established symbol appropriate for each unit.

## CC size

Acceptable units include motorcycles and all-terrain vehicles with engine sizes greater than or equal to 91 cubic centimeters. Units with engine sizes less than 91 cubic centimeters are only acceptable if classified as scooters or mopeds.

## Unit value and appraisal

**Unit value:** In most cases, the value of the stock unit is assigned by the system, and does not include accessories. Values for accessories, sidecar, and trailer should be entered separately. If agreed value settlement type is selected, see the appraisal requirement section below.

If the value is not system-assigned, validate the market value by consulting one or more of the following sources:

- NADA: [www.nadaguides.com](http://www.nadaguides.com)
- Current motorcycle appraisal
- Bill of sale

**Appraisal requirement:** Appraisals are required for units desiring agreed value settlement for comprehensive and collision coverage. Appraisals must be updated every three years.

## Territory

The program has a standard territory for coverage, as reflected below:

The policy provides coverage applies only to accidents and losses within the United States of America, its territories, or possessions, and Canada, or between their ports.

## Lienholder, loss payee and premium finance

A lienholder and/or loss payee can be added to the policy at inception or at a later date by endorsement. We will accept one lienholder and one loss payee per motorcycle, all-terrain vehicle, or snowmobile.

Due to the payment options available, we will not accept a risk with a Premium Finance Company commitment.

## Rating symbols

Descriptions and examples are provided for reference, as MAGIC automatically assigns the pre-established symbol appropriate for each unit. See the symbols and instructions at the end of this section for **prohibited models, units older than 1986, and models not found**.

*Continued on next page.*

Symbol	Type	Description
Symbol 01	Preferred tour	Non-Harley Davidson models designed mainly for touring (does not include sport-tour)
Symbol 02	Harley Davidson tour	Harley Davidson models manufactured as touring units
Symbol 03	Sport tour – 2006 Kawasaki Concourse	Non-BMW sport touring models
Symbol 04	Non-touring BMW	BMW models not manufactured as sport or touring
Symbol 08	Big twin	Harley Davidson models not manufactured as touring or sportsters
Symbol 09	Low surcharge sport	Sport bikes of lower performance value and entry level
Symbol 10	High surcharge sport	Sport bikes of higher performance value
Symbol 11	Professional racing sport	Sport bikes with highest performance capabilities and values
Symbol 12	Naked sport	Sport bikes without standard fairings, more upright seating, and slightly detuned engine
Symbol 15	Sportster	Harley Davidson sportsters
Symbol 16	Cruiser	All cruiser models other than Harley Davidson or high performance cruisers
Symbol 17	High performance cruiser	Cruisers with performance characteristics in excess of the standard cruiser market
Symbol 20	Moped	Two-wheeled unit with less than 50 cc's, with a step-through design
Symbol 21	Scooter	Two-wheeled unit with 50 cc's or greater, with a step-through design
Symbol 25	Street bikes	Street legal motorcycles not found in another category
Symbol 30	Off road/trail	Units not licensed for street use, in accordance with the laws of the state of motorcycle operation
Symbol 35	Tour trike	<p>Standard touring or cruiser model that has been equipped with a trike conversion or mass produced by a larger motorcycle manufacturer</p> <p><b>Examples:</b> Honda Goldwing with a Lehman Trike permanently attached, Harley Davidson TriGlide, Can-Am Spyder</p> <p><b>To quote:</b> If not a conversion, quote as usual.</p> <ul style="list-style-type: none"> <li>- If a conversion, select year/make/model of stock motorcycle.</li> <li>- Check "trike conversion" box and enter the value for the trike conversion.</li> <li>- No appraisal or photographs necessary.</li> </ul>
Symbol 40	Off road vehicle: Sport/performance ATV	All-terrain vehicles designed for performance
Symbol 41	Off road vehicle: Recreation/utility ATV	All-terrain vehicles designed for recreational trail or utility use



<b>Symbol 42</b>	Off road vehicle: Super utility	All-terrain vehicles designed for utility work
<b>Symbol 45</b>	Professional constructed trike	Trike built by a shop or professional manufacturer, but not of high production volume <b>To quote:</b> If not found in the drop-down, <ul style="list-style-type: none"> <li>- Select "trike" as the manufacturer and "model not found" for the model</li> <li>- Enter the applicable cc size and "symbol 45"</li> <li>- For "unit description", type the full year/make/model</li> <li>- Appraisal and photos are required for comprehensive and collision</li> </ul>
<b>Symbol 50</b>	Kit trike	Trike assembled from a kit by a non-professional manufacturer <b>To quote:</b> If not found in the drop-down, <ul style="list-style-type: none"> <li>- Select "trike" as the manufacturer and "model not found" for the model</li> <li>- Enter the applicable cc size and "symbol 50"</li> <li>- For "unit description", type the full year/make/model</li> <li>- Appraisal and photos are required for comprehensive and collision</li> </ul>
<b>Symbol 55</b>	Homemade or reconstructed trike	Homemade trike or one that has been rebuilt or reconstructed <b>To quote:</b> If not found in the drop-down, <ul style="list-style-type: none"> <li>- Select "trike" as the manufacturer and "model not found" for the model</li> <li>- Enter the applicable cc size and "symbol 55"</li> <li>- For "unit description", type the full year/make/model</li> <li>- Appraisal and photos are required for comprehensive and collision</li> </ul>
<b>Symbol 60</b>	Custom cycle	Motorcycle built by a shop or professional manufacturer, but to a high degree of customization and of limited production. <b>To quote:</b> If not found in the drop-down, <ul style="list-style-type: none"> <li>- Select "trike" as the manufacturer and "model not found" for the model</li> <li>- Enter the applicable cc size and "symbol 60"</li> <li>- For "unit description", type the full year/make/model</li> <li>- Appraisal and photos are required for comprehensive and collision</li> </ul>
<b>Symbol 65</b>	Homemade or reconstructed cycle	Homemade motorcycle or one that has been rebuilt or reconstructed <b>To quote:</b> If not found in the drop-down, <ul style="list-style-type: none"> <li>- Select "trike" as the manufacturer and "model not found" for the model</li> <li>- Enter the applicable cc size and "symbol 60"</li> <li>- For "unit description", type the full year/make/model</li> <li>- Appraisal and photos are required for comprehensive and collision</li> </ul>
<b>Symbol 80</b>	Performance snowmobile	Snowmobiles used mainly for performance
<b>Symbol 82</b>	Trail luxury snowmobile	Snowmobiles designed mainly for comfort and performance

<b>Symbol 84</b>	Deep snow/mountain snowmobile	Snowmobiles designed for riding in the deepest of snow
<b>Symbol 86</b>	Trail/sport snowmobile	Snowmobile designed for utility/recreational use
<b>Symbol 88</b>	Touring snowmobile	Snowmobiles used for touring
<b>Symbol 98</b>	Prohibited off road vehicle	All-terrain vehicles or snowmobiles determined by the Company as ineligible for the program <b>Examples:</b> ATVs with less than 91ccs or aquatic/amphibious nature; ATVs/snowmobiles designed for youth
<b>Symbol 99</b>	Prohibited motorcycle	Motorcycles determined by the Company as ineligible for the program due to manufacturer or performance characteristics. (Rates will only generate in California if all operators are "good drivers" and in NH, per state requirement.)
<b>Varies</b>	Units older than 1986	For any unit manufactured prior to 1986, the following rules are to be observed: <ul style="list-style-type: none"> <li>- Enter the year and manufacturer, as appropriate</li> <li>- Model: select "model not found"</li> <li>- Enter the cc size</li> <li>- Symbol: <ul style="list-style-type: none"> <li>- trikes: 35, 45, 50, 55</li> <li>- customs: 60, 65</li> <li>- Harley Davidson sportster: 15</li> <li>- Harley Davidson (all other): 02</li> <li>- All other motorcycles: 25</li> <li>- All-terrain vehicles: 42</li> <li>- Snowmobiles: 88</li> </ul> </li> <li>- Unit description: enter the year/make/model of the unit</li> <li>- Value: key the ACV of the unit</li> </ul>
<b>Varies</b>	Models not found	If the model being quoted is not found in the drop down list, review the model from the year previous to determine the appropriate symbol. Then re-enter the unit under the appropriate year and select the symbol from the previous year's model. Enter the cc size, unit description, and value, as appropriate.  While this may not cause a required referral prior to issuance, the user is encouraged to refer the quote to MPL prior to issuance, if uncertain as to the appropriate symbol/process.

## New York rating symbols

For New York only, the MAGIC system will automatically assign the correct symbol based on the year, make and model of the unit; however, these symbols are unique to New York. See the following symbol and description. Please contact Market Underwriting ([mplmotorcycle@markelcorp.com](mailto:mplmotorcycle@markelcorp.com)) or questions or assistance.

Symbol	Type	Description
<b>Symbol 32</b>	Touring	Non-Harley Davidson models designed mainly for touring (does not include sport-tour)
<b>Symbol 33</b>	Sport group 1	Email <a href="mailto:mplmotorcycle@markelcorp.com">mplmotorcycle@markelcorp.com</a> for assistance
<b>Symbol 34</b>	Sport group 4	Email <a href="mailto:mplmotorcycle@markelcorp.com">mplmotorcycle@markelcorp.com</a> for assistance
<b>Symbol 39</b>	Sport group 2	Email <a href="mailto:mplmotorcycle@markelcorp.com">mplmotorcycle@markelcorp.com</a> for assistance
<b>Symbol 43</b>	Sport touring	Motorcycles built for performance touring
<b>Symbol 51</b>	Sport group 3	Email <a href="mailto:mplmotorcycle@markelcorp.com">mplmotorcycle@markelcorp.com</a> for assistance
<b>Symbol 52</b>	Dirt bikes / enduros	Units not licensed for street use, in accordance with the laws of the state of motorcycle operation
<b>Symbol 53</b>	Harley-Davidson group 1	Harley Davidson big twins (FX)
<b>Symbol 54</b>	ATV group 1	All-terrain vehicles designed for recreational trail or utility use
<b>Symbol 56</b>	Harley-Davidson group 2	Harley Davidson tour Electr Glide (FLH/FLT)
<b>Symbol 57</b>	Harley-Davidson group 3	Harley Davidson sportster (XL/XR)
<b>Symbol 58</b>	Cruisers	Cruiser models other than Harley Davidson or high performance cruisers
<b>Symbol 59</b>	Regular snowmobile	Snowmobiles used for recreation
<b>Symbol 1M</b>	Scooter / moped	Two-wheeled unit with a step-through design
<b>Symbol 1R</b>	Limited production cruisers group 4	Limited production custom
<b>Symbol 1S</b>	ATV group 2	All-terrain vehicles designed for performance, sport side by side
<b>Symbol 1Y</b>	Harley-Davidson group 4	Harley Davidson screamin' eagle and VRS
<b>Symbol 1Z</b>	Vehicles 25 years or older	Vehicles 25 years or older
<b>Symbol 2A</b>	Limited production cruisers group 1	Limited production custom cruisers
<b>Symbol 2B</b>	Limited production cruisers group 2	Limited production cruisers (Indian, American Ironhorse, Big Dog ...)
<b>Symbol 2C</b>	Limited production scooter/moped	Limited production two-wheeled unit with a step-through design
<b>Symbol 2L</b>	Sport snowmobile	Snowmobiles used mainly for performance/deepest of snow
<b>Symbol 2M</b>	Touring snowmobile	Snowmobiles used for touring/comfort/performance
<b>Symbol FB</b>	Harley-Davidson group 5	Harley Davidson Road King, Heritage, FLS

<b>Symbol LA</b>	Limited production ATV	Limited production all-terrain vehicles
<b>Symbol PC</b>	Performance cruiser	Cruisers with performance characteristics in excess of the standard cruiser market
<b>Symbol RG</b>	Regular	Non-touring, non-sport street bikes
<b>Symbol SB</b>	Sport group 5	Email <a href="mailto:mplmotorcycle@markelcorp.com">mplmotorcycle@markelcorp.com</a> for assistance
<b>Symbol UA</b>	Utility ATV	All-terrain vehicles designed for utility work

## Coverage options

This section will provide information regarding available coverage options. **Always refer to the policy for specific coverage details. The policy language will always prevail.**

### Physical damage

Settlement options are explained below. Coverage can be purchased with or without comprehensive and collision coverages.

### Settlement type

The base policy form provides actual cash value coverage. There are three settlement types available: actual cash value, agreed value, and replacement cost coverage.

➤ **Actual cash value (ACV)**

This is the current market value of the motorcycle, all-terrain vehicle, or snowmobile, taking into consideration age and overall condition of the unit at the time of loss. Certain recreational vehicle types are limited to ACV coverage, such as all-terrain vehicles and snowmobiles.

➤ **Agreed value – Motorcycle only**

This is the value of the motorcycle, as agreed upon by the insured and the Company. This value is the amount that will be paid out in the event of a total loss or constructive total loss. When coverage is agreed value settlement type, the agreed value will revert to ACV every third renewal and require submission of an updated appraisal and photographs for underwriting review.

➤ **Replacement cost – Motorcycle only**

Optional replacement cost is available on motorcycles up to three years of age. In the event of a total loss or constructive total loss, we will pay the unit limit on the declarations page. However, if at the time of loss the insured motorcycle was in its current model year, or the first through third preceding model year, and the insured elects to replace the motorcycle, then we will pay the cost, as determined by us, of a new motorcycle that is, to the extent possible, the same make, class, size, and type, and which contains comparable equipment to the insured motorcycle.

\* A special disclosure shall be provided with the renewal advising that the unit limit has been reduced. Should the insured have any questions or not believe that the value is an accurate reflection of market value, they will be instructed to call their representative. Additionally, if the settlement terms change due to the age of the motorcycle, a disclosure notice will be provided with the renewal.

## Deductible

Deductibles will display on the declarations page. Options range from \$250 to \$2,000. The minimum selected deductible for most motorcycles is \$250. Customs, trikes, sport bikes, all-terrain vehicles, and snowmobiles require a minimum \$500 deductible for physical damage coverages. The minimum deductible options are prefilled by the system. If a loss occurs and requires the application of more than one deductible, only the highest deductible applies.

### Diminishing deductible

If, during any policy period, the insured does not have a loss for which we have paid any amount under collision or comprehensive coverage for the unit and/or trailer, the applicable deductible for the following policy period will be reduced by the percentage in the following schedule:

After first loss-free term:	25% of the elected deductible
After the second loss-free term:	50% of the elected deductible
After the third loss-free term:	75% of the elected deductible
After the fourth consecutive loss-free term (and thereafter):	100% of the elected deductible

If we pay a loss under collision or comprehensive coverage for the unit and/or trailer, the deductible for all units on the policy will revert to the original elected deductible.

NY ONLY: Diminishing Deductible will not go lower than \$100 due to state regulations.

## Accessories

If collision and/or comprehensive coverage is purchased, \$1,000 of accessory coverage is automatically included for non-stock items on motorcycles (\$500 for all-terrain vehicles and snowmobiles), subject to the stated deductible for collision or comprehensive coverage. Optional limits up to \$30,000 are available. Acceptable accessories include, but are not limited to: saddle bags, fairing, windshield, light bars, helmets, riding leathers, luggage rack, sissy bar, safety guards, highway pegs, CB radio, AM/FM radio, and cruise control.

## Bodily injury liability/property damage liability

All policies include bodily injury liability and property damage liability. The lowest limit available in each state is the financial responsibility limit determined by that state's Department of Insurance. Increased limits of up to 100/300/50 or 250/500/100 are available on a state by state basis.

## Mechanical breakdown coverage – Motorcycle only

Depending on the year, make, and model of the motorcycle, mechanical breakdown coverage is available to pay the cost for mechanical breakdown of the components specifically listed in the mechanical breakdown coverage endorsement. Please refer to the mechanical breakdown coverage endorsement for full terms and conditions.

## Medical payments coverage

Medical payments coverage provides excess medical payments coverage (after any other medical coverage) for any operator or passenger, regardless of fault, subject to the coverage limit and deductible shown on the declarations page.

## Funeral expense coverage

Up to \$5,000 in coverage is available to pay the reasonable and necessary funeral expenses associated with a motorcycle accident that results in the death of an insured person while occupying or operating the insured motorcycle. This payment is subject to the limit shown on the declarations page. Please refer to the funeral expense benefit coverage endorsement for full terms and conditions.

## Passenger liability – Motorcycle only

Passenger liability is offered as mandatory, optional, or rejectable, as determined by each state's Department of Insurance. Some states include the definition of a passenger in the definition of the 3<sup>rd</sup> parties covered by bodily injury liability; in those states, passenger liability is not offered as a separate coverage.

## Rental reimbursement coverage – Motorcycle only

When an insured motorcycle is not operable for a period in excess of 24 hours due to a covered direct and accidental loss, optional rental reimbursement coverage is available to cover costs incurred to rent a substitute vehicle for the insured motorcycle that is to be used for the same purpose as the insured motorcycle. This reimbursement is subject to a limit of up to \$25 per day and a maximum limit of \$750 per policy period. Please refer to the rental reimbursement endorsement for full terms and conditions.

## Roadside assistance – Motorcycle only

Roadside assistance is available to provide certain membership benefits, including 24 hour emergency towing (within a 50 mile radius), tire and battery service (up to \$100 per disablement), and road map service. This roadside assistance benefit is provided by Nation Safe Drivers (NSD) and is offered on a unit level or household level basis. Under the unit level membership, benefits are limited to the motorcycle(s) specified on the contract, whereas the household membership includes any vehicle(s) registered to or operated by any permanent member of the insured's household. Please refer to the Markel 24-hour emergency road service contract for full terms and conditions.

## Trailer coverage – Motorcycle only

Motorcycle trailer coverage is available, subject to a \$250 deductible, ACV settlement type, and the limit shown on the declarations page. A trailer is defined as one which is specifically designed to be pulled behind a motorcycle and used exclusively in conjunction with an insured motorcycle. Please refer to the trailer coverage endorsement for full terms and conditions.

## Uninsured and underinsured motorist coverages

Uninsured typically provides protection for injuries or death to the insured, if involved in an accident with a motorist that has no insurance and the other party is considered at fault. Underinsured provides coverage if involved in an accident with an at-fault motorist that has insufficient coverage. The type of uninsured and/or underinsured motorist coverage and corresponding limits are available as mandatory, rejectable, or optional, depending upon individual state regulations. Selection/rejection forms may be required. Payment is subject to the limits shown on the declarations page. Please refer to MAGIC for coverages available in the risk state.

## Additional coverages

Other coverages, such as personal injury protection (PIP), optional basic economic loss (OBEL), and pedestrian first party benefits may be required in an individual state. Please refer to MAGIC for coverages available in the risk state.

## Contact information

Please contact the Markel motorcycle and off road vehicle underwriting team with questions – [mplmotorcycle@markelcorp.com](mailto:mplmotorcycle@markelcorp.com).

**For instructions on how to maintain a policy, please refer to the MAGIC system manual.**



# Markel Personal Lines

## Custom submission and cycle appraisal form

Thank you for inquiring with Markel for your motorcycle insurance needs. You have indicated that you are interested in a quote for insurance on your custom motorcycle. Before we can provide a quote, our underwriting guidelines and procedures require a completed submission/appraisal form and other supplementary materials.

Please complete the following questionnaire. By answering the questions, we can eliminate any inconvenience to you by pre-screening for compliance with our underwriting guidelines.

	Yes	No
Does your motorcycle have front and rear fenders?	<input type="checkbox"/>	<input type="checkbox"/>
Does your motorcycle have a brake light?	<input type="checkbox"/>	<input type="checkbox"/>
Does your motorcycle have front and rear turn signals?	<input type="checkbox"/>	<input type="checkbox"/>
Is the style of handlebar standard? (Not ape hangers)	<input type="checkbox"/>	<input type="checkbox"/>
Is the total degree of rake less than 40 degrees? The total degree of rake includes any extensions/stretching on the gas tank, triple trees and/or forks.	<input type="checkbox"/>	<input type="checkbox"/>

If you answered 'no' to any question, your motorcycle falls out of our approved underwriting guidelines, and as such, your vehicle is not eligible for insurance through Markel. While we thank you for your interest, submission for consideration will be automatically **declined**.

If you answered 'yes' to all of the above, please review the remainder of the submission prior to completion. Instructions provided will help avoid any delays in processing of your submission. Receipt and/or completion of this submission does not guarantee or bind coverage, and is not proof of insurance.

Carefully review the remainder of this form and have it completed by an **authorized** dealership. Return all three pages, along with the other items requested via mail or email:

<p><b>Mail:</b> Markel motorcycle insurance Attn: Custom team PO Box 906 Pewaukee, WI 53072-0906</p>	<p><b>Email:</b> Email your submission by sending all required items, including color photos to <a href="mailto:customs@markelcorp.com">customs@markelcorp.com</a>. (Faxes will not be accepted)</p>
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To avoid a delay in processing, all items must be returned with the completed submission. For your convenience, we have provided a short checklist of required items:

1. All three pages of the appraisal form, including this page	<input type="checkbox"/>
2. Four legible, <b>color</b> photographs of the motorcycle: Front, back, left, right, motor *Please note: any photographs mailed to our office will not be returned.	<input type="checkbox"/>
3. Copy of your current declarations page, if you have insurance on the motorcycle	<input type="checkbox"/>

Our custom team will review the submission and materials within 2-3 business days of receipt. You will then receive mail confirmation of approval or denial for this unit. If the unit has been approved, please contact our office at that time to complete your quote, or to purchase coverage. Submission must be approved before a quote may be completed, and before insurance coverage may be purchased.



# Markel Personal Lines

Custom submission and motorcycle appraisal form

Applicant information:		Dealership information:	
Owner:		Authorized dealership:	
Address:		Address:	
Phone:		Phone:	
Email:		Email:	
Quote/policy number:			

Unit information:		
Year:	Make:	Model:
Degree of rake: Including any extension/stretching on/of gas tank, triple trees, and/or forks.	Engine size:	VIN:

Accessory and customization:	
Individually list all non-stock accessories and any customization below. A dollar value must also be included for each item. The amount listed should not include labor cost. Internal engine, transmission, and maintenance parts should not be included. Owners of custom built units are to complete the back side as well.	
Item	Value
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
6.	\$
7.	\$
8.	\$
<b>Accessory total:</b>	<b>\$</b>

Customer notices and signature:
<p><b>Fraud Warning:</b> It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. In Pennsylvania, any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.</p> <p><b>Insurance scoring:</b> As part of the company's underwriting procedure, a routine inquiry may be made which will provide applicable information concerning your driving record. Upon written request, a copy of this report will be provided to you. Federal Fair Credit Reporting Act (Public Law (91-508)).</p> <p><b>Applicant signature:</b> I understand that approval of this submission is subject to compliance with Company's underwriting guidelines and procedures and that submission does not guarantee or bind coverage and is not proof of insurance.</p> <p>I attest that my statements within this appraisal form are true and valid to the best of my knowledge and belief.</p> <p><b>Applicant signature:</b> _____ <b>Date:</b> _____</p> <p><b>Submission does not guarantee or bind coverage, and is not proof of insurance.</b></p>





# Markel Personal Lines

Custom built motorcycles and other modifications

To assist in determining the current market value, this page must be completed by an **authorized** dealership.

Frame/suspension	Brand	Price	Comments
Frame			
Swingarm			
Forks/triple clamps			
Shocks			
Final drive			
H bars/controls			
<b>Wheels/brakes</b>			
Wheels – Front and rear			
Tires			
Master cylinder – F/R			
Calipers – F/R			
Rotors – F/R			
<b>Engine/transmission</b>			
Engine			
Transmission			
Oil tank/cooler/lines			
Electronics (ignition, etc.)			
Carburetion/injection			
Exhaust			
Primary drive			
<b>Body work</b>			
Fuel tank			
Fenders			
Paint			
<b>Other</b>			

**Customer signature:** \_\_\_\_\_

Consider the current market value of the motorcycle (including optional equipment). The market value should be based on similar motorcycles that are for sale presently and/or the value that similar models have recently sold for. This does not include labor costs. Insured value of the unit is subject to underwriting approval.

**Estimated market value: \$** \_\_\_\_\_

**Appraiser signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Appraiser (please print):** \_\_\_\_\_



# Markel Personal Lines

## Trike submission form

Thank you for inquiring with Markel for your motorcycle insurance needs. You have indicated that you are interested in a quote for insurance on your trike. Before we can provide a quote, our underwriting guidelines and procedures require a completed submission form and other supplementary materials.

Please complete the following questionnaire. By answering the questions, we can eliminate any inconvenience to you by pre-screening for compliance with our underwriting guidelines.

	Yes	No
Does your trike have front and rear fenders?	<input type="checkbox"/>	<input type="checkbox"/>
Does your trike have a brake light?	<input type="checkbox"/>	<input type="checkbox"/>
Does your trike have front and rear turn signals?	<input type="checkbox"/>	<input type="checkbox"/>
Is the engine smaller than a V8?	<input type="checkbox"/>	<input type="checkbox"/>
Do you consider the trike portion of your motorcycle a permanent attachment?	<input type="checkbox"/>	<input type="checkbox"/>
Is the maximum capacity <u>less</u> than four people, including the driver?	<input type="checkbox"/>	<input type="checkbox"/>
Is the primary belt drive completely enclosed?	<input type="checkbox"/>	<input type="checkbox"/>
Are all moving engine components and belts enclosed and/or guarded?	<input type="checkbox"/>	<input type="checkbox"/>
If you answered 'no' to any question, your trike falls out of our approved underwriting guidelines, and as such, your vehicle is not eligible for insurance through Markel. While we thank you for your interest, submission for consideration will be automatically <b>declined</b> .		
If you answered 'yes' to all of the above, please review the remainder of the submission prior to completion. Instructions provided will help avoid any delays in processing of your submission. Receipt and/or completion of this submission does <u>not</u> guarantee or bind coverage, and is <u>not</u> proof of insurance.		

Carefully review and complete the remainder of this form. Return the form, along with the other items requested via mail or email:

**Mail:**

Markel motorcycle insurance  
 Attn: Trike team  
 PO Box 906  
 Pewaukee, WI 53072-0906

**Email:**

Email your submission by sending all required items, including color photos to [customs@markelcorp.com](mailto:customs@markelcorp.com).  
 (Faxes will not be accepted)

To avoid a delay in processing, all items must be returned with the completed submission. If you do not have any of the items listed below, or if you have questions, please contact our office. For your convenience, we have provided a short checklist of required items:

1. All three pages of the appraisal form, including this page - Conversion trikes – Complete pages 1 and 2 for agreed value coverage. - All other – Complete page 3 for agreed value coverage.	<input type="checkbox"/>
2. Five legible, <b>color</b> photographs of the motorcycle: Front, back, left, right, motor *Please note: any photographs mailed to our office will not be returned.	<input type="checkbox"/>
3. Copies of the title and registration	<input type="checkbox"/>
4. Copy of your current declarations page, if you have insurance on the trike	<input type="checkbox"/>
5. Copy of the bill of sale or work order receipts	<input type="checkbox"/>

Our trike team will review the submission and materials within 2-3 business days of receipt. You will then receive mail confirmation of approval or denial for this unit. If the unit has been approved, please contact our office at that time to complete your quote, or to purchase coverage. Submission must be approved before a quote may be completed, and before insurance coverage may be purchased.



# Markel Personal Lines

## Trike submission form

Applicant information:			
Owner:			
Address:		City, state, zip:	
Phone:	Email:	Quote/policy number:	

Unit information:			
Year:	Make:	Model:	
Purchase date:	Purchase price:	Current market value:	
Engine size:	Width at widest point:	VIN:	Total length of unit:

Trike information:		
Do you want physical damage coverage for your trike? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Type of trike: (check one)		
<input type="checkbox"/> Conversion – complete only pages 1 and 2, attach a bill of sale, and answer the following: Conversion kit: Year: _____ Make: _____ Model: _____ Value: _____		
<input type="checkbox"/> Manufactured		
<input type="checkbox"/> Kit – attach information from manufacturer		
<input type="checkbox"/> Homemade/reconstructed – attach state assigned VIN/license and answer the following: Name of constructor: _____ Address of constructor: _____		
Please check yes or no, as applicable to this trike:		
	<b>Yes</b>	<b>No</b>
Does your trike have front and rear fenders?	<input type="checkbox"/>	<input type="checkbox"/>
Does your trike have a brake light?	<input type="checkbox"/>	<input type="checkbox"/>
Does your trike have front and rear turn signals?	<input type="checkbox"/>	<input type="checkbox"/>
Is the engine smaller than a V8?	<input type="checkbox"/>	<input type="checkbox"/>
Do you consider the trike portion of your motorcycle a permanent attachment?	<input type="checkbox"/>	<input type="checkbox"/>
Is the maximum capacity <u>less</u> than four people, including the driver?	<input type="checkbox"/>	<input type="checkbox"/>
Is the primary belt drive completely enclosed?	<input type="checkbox"/>	<input type="checkbox"/>
Are all moving engine components and belts enclosed and/or guarded?	<input type="checkbox"/>	<input type="checkbox"/>
Has the trike had high performance engine work completed?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, please explain:		
Please provide the type of brake system: Front: _____ Rear: _____		

Continued on next page

**Customer notices and signature:**

**Fraud Warning:**

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. In Pennsylvania, any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.

**Insurance scoring:**

As part of the company's underwriting procedure, a routine inquiry may be made which will provide applicable information concerning your driving record. Upon written request, a copy of this report will be provided to you. Federal Fair Credit Reporting Act (Public Law (91-508)).

**Applicant signature:**

I understand that approval of this submission is subject to compliance with Company's underwriting guidelines and procedures and that submission does not guarantee or bind coverage and is not proof of insurance.

I attest that my statements within this appraisal form are true and valid to the best of my knowledge and belief.

**Applicant signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Submission does not guarantee or bind coverage, and is not proof of insurance.**



# Markel Personal Lines

## Trike agreed value form

To assist in determining the current market value, this page must be completed by an **authorized** dealership.

Frame/suspension	Brand	Price	Comments
Frame			
Swingarm			
Forks/triple clamps			
Shocks			
Final drive			
H bars/controls			
<b>Wheels/brakes</b>			
Wheels – Front and rear			
Tires			
Master cylinder – F/R			
Calipers – F/R			
Rotors – F/R			
<b>Engine/transmission</b>			
Engine			
Transmission			
Oil tank/cooler/lines			
Electronics (ignition, etc.)			
Carburetion/injection			
Exhaust			
Primary drive			
<b>Body work</b>			
Fuel tank			
Fenders			
Paint			
<b>Other</b> (hitch, saddle bags/packs, windshield, etc.)			

**Customer signature:** \_\_\_\_\_

Consider the current market value of the motorcycle (including optional equipment). The market value should be based on similar motorcycles that are for sale presently and/or the value that similar models have recently sold for. This does not include labor costs. Insured value of the unit is subject to underwriting approval.

**Estimated market value:** \$ \_\_\_\_\_

**Appraiser signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Appraiser** (please print): \_\_\_\_\_