

New Motorcycle Program Broker Guide



With the new Motorcycle program effective May 1, 2012, we have prepared additional information and tools to help you become more familiar with our product and this line of business.

This Broker Guide outlines our new Motorcycle Program and provides you with the information you need to write motorcycle business with Aviva.

The following materials are contained in this Broker Guide:

- Motorcycles 101
- New Business Entry Process

All documents including rating manuals will be available in the Products and Documents section of AvivaPartner.ca

[Questions or comments?](#)

If you have any questions or comments, please contact your Account Executive or Business Development Specialist.

Aviva's Motorcycle Program

- Quotes like a regular PPV
- Driving records are no longer capped at 3 star and riders can qualify for up to a 9 star record
- Rating is based on *riding and motorcycle insurance* experience
- Motorcycles are written on PLM policies and the stand alone surcharge has been eliminated
- Bikes manufactured for and sold by "non-traditional retailers" (e.g. Canadian Tire, Wal-Mart, etc.) will be declined
- "New rider" is defined as a rider with less than 4 years of riding and insurance experience
- New riders on bikes over 660 CCs will not be insured – rider training is required
- New classes have been created specifically for motorcycles – Pleasure Use, Commute and Off-road. Business use is a decline on new business.

An Introduction to Motorcycles

Types of Motorcycles	
Street Cruiser Sport Bike Touring Sport Touring Standard Scooters Mopeds	Off-Road Dirt/Trail Bikes Trial Bikes Dual-Sport

Street Bikes

Street bikes are motorcycles designed to be ridden on paved roads.

Features:

- Smooth tires with a light tread pattern
- Engine capacity - 125 cc range and over
- Most are capable of speeds up to 160 km/h
- High cc bikes can reach speeds in excess of 200 km/h



Street Bikes - Cruisers

Cruiser is the term for bikes that recall the look and feel of American designs of the 1930s to the early 1960s. The classic Harley Davidson is the poster child of the cruiser style, which also includes “chopper style” bikes.

Cruising motorcycles are known to have limited performance and turning ability due their low-slung design. They are also referred to as “custom” bikes even if they carry little or no after-market modifications. The cruiser is popular with enthusiasts and life-long riders.

Cruiser Models (examples) and MSRP*

Harley Davidson Road King - \$16,999
Honda Goldwing - \$23,199
Honda Shadow - \$7,999
Indian Chief Classic - \$25,999
Kawasaki Vulcan 900 - \$8,899
Suzuki Boulevard S40 - \$5,099
Triumph America Classic - \$8,999
Yamaha Road Star S - \$13,390

Suzuki Boulevard: A classic Cruiser – most of this class will follow this template



Harley Davidson Dyna-Glide or FXDB

Harley Davidson does not follow normal naming conventions even though their sales brochures may refer to their bikes as “Street Bob” or “Dyna-Glide.” Riders often refer to them by model serial (FXDB, FLHR, etc).



Tip: We highly recommend that you search for vehicle by VIN in order to ensure accurate quoting information and avoid any misquote or errors.

*** All Manufacturer’s Suggested Retail Prices (MSRP) herein are for illustrative purposes only and do not include tax, services, warranty, etc.**

Street Bikes - Cruisers

Classic Honda Chopper



Orange County Chopper "Splitback"



Tip: Choppers come in two varieties – Mass Production and Custom (from makers such as Orange County Choppers). A surcharge applies only to custom choppers. Please check carefully.

Street Bikes - Sport Bikes

Sport Bikes are usually smaller in size than Cruisers. Designed for riding on paved roads, they emphasize speed, acceleration, braking and cornering. These enhancements are typically made at the expense of rider comfort and fuel economy.

Sports bikes are known for high performance engines built within a lightweight frame. This automatically makes them the default for professional racers and speed enthusiasts. The rider sits high on the bike and usually in a more crouched position to optimize performance.

Sport Bikes Models (examples) and MSRP

BMW F 650 GS - \$9,255
Buell Blast 500 - \$4,895
Ducati Monster 696 - \$8,495
Honda CBR250R - \$4,499
Kawasaki Ninja 400R - \$6,999
Suzuki GSX R 750 - \$11,999
Triumph Daytona 675R - \$11,999
Yamaha FZ 6 R - \$7,490

Street Bikes - Sport Bikes

Honda CBR250R



Yamaha YZF-R125



The issue with Street Bikes is age of the operator and usage i.e. used for racing. They are no longer declined simply because the vehicle is classified as a street bike.

Street Bikes - Super Sport Bikes

Super Sports Bike is a Sport Bike with the handle bars clipped on below the triple tree (mounted much lower than normal sport bike bars). They are more extreme in rider position, lighter in weight as well as having much more engine horse power.

They are closely related to racetrack bikes that are currently used in the professional racing circuit.

Super Sports Bike Models (examples)

Kawasaki Ninja ZX-6R
Suzuki Hayabusa GSX 1300 R
Yamaha R1
Ducati 1198
BMW 1000 RR

Tip: A surcharge has been created to address policies with Sports Bikes. It is important to note that this surcharge is only applied to **Super Sports Bikes (i.e. Suzuki GSX-R 600)**.

This surcharge focuses on the age of the operator and the driving record.



Street Bikes - Touring and Sport Touring

Just about any bike can be modified, equipped and utilized for touring. Typically, this type of bike is designed to excel at long distance travel while providing optimum comfort.

The seating design offers a relaxed position for the operator. They usually offer a roomy ride for passengers while providing excellent storage/luggage space.

Some common features:

- Large displacement fairings (see definition on page 13)
- Windshield
- Large capacity fuel tanks
- Low-end horsepower for towing

Touring Bike Models (examples) and MSRP

BMW K1600 GTL - \$23,200
Harley Davidson Road Glide Ultra FLTRU - \$22,499
Honda Gold Wing Touring edition - \$23,199
Kawasaki Vulcan 1700 Voyager - \$17,299
Triumph Rocket III Touring - \$16,999
Victory Vision Touring - \$23,199

BMW K1200 LT Touring



The **Sports Touring** class is a hybrid form between sport and touring bikes, allowing long-distance riding at higher speeds but with more emphasis on sport-like performance without sacrificing too much comfort or safety. This is the preferred style for riders with 10 to 20 years experience.

Tip: How a **Sport Touring** bike differs from a **Sport** bike.

- Larger fairing
- Adjustable windshield
- Less aggressive riding position
- Longer wheelbase
- More relaxed steering angle
- Often has an Anti-lock Braking System (ABS) installed
- Larger fuel tank
- Better fuel efficiency
- Higher ground clearance



Street Bikes - Standard

Standards are versatile, general purpose street motorcycles. They are recognized primarily by their upright riding position, between the reclining posture of a cruiser and a forward leaning sport bike.

Standards are often recommended to beginning motorcyclists due to their flexibility, relatively low cost and moderate engines. They usually do not come with fairings or windscreens. If they do have them, they are relatively small.

Standards are also referred to as a “naked bike,” a popular term in the 1990s when there was a flood of sports bikes in the international market.

Standard Bike Models (examples) and MSRP

BMW 650GS - \$8,799
Honda CMX 250 Rebel - \$3,999
Kawasaki Versys - \$7,699
Suzuki TU 250 - \$3,999
Triumph Bonneville - \$7,699

Honda CB 500 Standard



Yamaha YBR 125



Tip: Younger riders must have completed a rider’s safety and education course. Ask about years of riding experience with a motorcycle licence in addition to years with motorcycle insurance to ensure a proper rating.

Street Bikes - Scooters

Motor scooters are motorcycles similar to kick-scooters with a seat, floorboard and low wheel base. The classic scooter features a step-through frame and a flat floorboard for the rider's feet. In most cases, the engine and drive systems are attached to the rear axle or located under the seat. Storage space under the seat is built into the front leg shield or both.

The engines in most scooters are small - usually ranging from 50 to 400 CCs with a single cylinder.

The popularity of scooters is primarily because of their low price and cost to operate. They are also easy to use and maintain and are versatile for large city driving.

Scooter Models (examples) and MSRP

Vespa GTS 250 - \$5,999
Yamaha Zuma - \$2,390
Honda SH 150i - \$4,999
Aprilia Sport City 250 - \$4,599

Yamaha Zuma



Vespa GTS 250



Tip: Some scooters come with an engine capacity under 50 CCs and can be plated for use on Alberta roads. A Class 5 can be used with these scooters.

A motorcycle class licence is required for all two-wheeled motorized vehicles to be ridden on Alberta roads. We will not write e-bikes, mini-bikes or any other scooter style vehicle that cannot be plated for use within the province.

Street Bikes - Mopeds

Mopeds are either a low powered motorcycle or “motor-assisted” bicycle.

The moped used to be a hybrid of the bicycle and the motorcycle. Equipped with a small engine (usually a small two-stroke engine up to 50 cc, but occasionally an electric motor) and a bicycle drive train. Motive power can be supplied by the engine, the rider, or both.

In Alberta, a moped is a vehicle that is propelled by an electric motor or an engine that has a displacement of not more than 50 CCs, and is a limited-speed motorcycle under the Motor Vehicle Safety Regulations (Canada) (C.R.C., c.1038);

‘Limited-speed motorcycle’ is a motorcycle that:

- has steering handlebars that are completely constrained from rotating in relation to the axle of only one wheel in contact with the ground,
- has a maximum speed of 70 km/h or less, measured in accordance with International Organization for Standardization standard ISO 7117-1981, Road vehicles — measurement method for the maximum speed of motorcycles,
- has a minimum seat height, when the vehicle is unladen of 650 mm, and does not have a structure partially or fully enclosing the driver and passenger, other than that part of the vehicle forward of the driver’s torso and the seat backrest; (motocyclette à vitesse limitée)

Honda NC50



Tip: We **do not accept** Mopeds for New Business on motorcycle policies.

They should be declined.

For existing Elite business, Mopeds will be grandfathered into the new PLM policy.

As mopeds can be confused with scooters, please remember to question in-depth to ensure we write the correct risk.



Off-Road Bikes

Off-Road Bikes are also known as **Dirt Bikes**. They are designed and specialised for off-road riding.

Common features:

- light weight design
- long suspension travel
- high ground clearance
- simple, rugged construction
- little bodywork and no fairing for easy recovery after spills
- large wheels with knobby tires, often clamped to the rim with a rim lock

Tip: The following rules must apply when writing or adding a dirt bike to a PLM policy:

- Underage operators are not permitted
- All operators must hold a valid “M” class licence
- Off-road bikes with a seat height of less than 30” will be declined as they are typically made for youth and children



Off-Road Bikes - Dirt/Trail Bikes

Dirt bikes are essentially specialized motorcycles used primarily for off-road motorsports or general off-road adventuring. Most dirt bikes are an acceptable risk, provided they are not to be used for amateur or professional racing purposes. There are some bikes that we will not write, due to their design.

Dirt bikes can be classified as follows:

Motocross	<ul style="list-style-type: none"> • Multi-purpose dirt bike • Used for track and off-road racing • Usually 4-stroke • 250 to 450 CC engine 	Acceptable risk
Rallies	<ul style="list-style-type: none"> • Also known as Enduros • Used for long distance racing • Easily converted to “road ready” • 450 to 600 CC engine 	Acceptable Risk
Trials	<ul style="list-style-type: none"> • Extremely specialized bike designed for balancing skills, tricks and precision • Seat has been removed due to negative impact on balancing • Small style bikes 	Unacceptable Risk
Track Racers	<ul style="list-style-type: none"> • Used for high speed oval racing • Typically no brakes, no suspension and at most two gears 	Unacceptable Risk

Off-Road Bikes - Dirt/Trail Bikes

Beta Trial Bike



Suzuki Motocross



Off-Road Bikes - Dual Sport

Dual-sports, also known as dual-purpose or on/off road, are street legal machines that are also designed to enter off-road situations.

Features:

- based on a dirt bike chassis
- lights, mirrors, signals and instruments allow licensing for public roads
- higher than other street bikes
- high centre of gravity
- tall seat height
- good suspension travel for rough ground

Dual Sport Models (examples) and MSRP

Honda CRF230L - \$4,599
Kawasaki KLX250 - \$5,299
Kawasaki KLR 650 - \$ 5,999
Suzuki DR-200SE - \$4,899
Yamaha WR250R - \$6,499

Kawasaki KLX 250



Kawasaki KLR 650



Off-Road Bikes - Dual Sport

Dual-Sport spin-offs exist in the market:

Adventure-touring bikes are Dual Sport bikes that are better adapted for long distance road travel with limited off-road excursions. They are not suited for anything other than tame off-road riding.

Supermoto is an increasingly popular type of Dual Sport bike that has been fitted by the manufacturer with smaller rims and road tires. They are gaining popularity as street bikes due to their light weight, durability, relatively low cost, and sporty handling.

Honda CRF 230 L



Tip: Dual Sport bikes are acceptable risks on PLM policies. To be classified as dual-sport, they must be plated and legal for use on Alberta roads.

Accessories

Motorcycle accessories are features selected by an owner/operator to enhance safety, performance or comfort. These include anything from mobile electronics to sidecars and trailers.

An accessory can be added at the factory by the original equipment manufacturer or purchased and installed by the owner post-sale as after-market goods.

Common accessories:

- Fairings
- Windscreens
- Sidecars
- Trailer and tow hitch
- Saddlebags (panniers)
- Trunk or luggage rack
- Sliders
- Crash Bar
- Floor boards
- Foot pegs



Tip: We have created endorsements to cover claims arising from the use and ownership of motorcycle accessories.

CAE 4 can be added to all policies for \$30. CAE 7 carries a per vehicle charge. See manual for complete information.

Accessories - Fairings

Fairings are plastic or fibreglass shells that cover parts of the motorcycle. In most manufacturer installations, they blend seamlessly with the body of the bike to create a uniform design.

Fairings protect the rider from some or all weather conditions, may improve aerodynamics by reducing drag and are an important styling element.



Accessories - Windscreens

Windscreens or windshields can be built into a fairing or be attached to an otherwise unfaired bike.

Made from transparent high-impact acrylic plastic, they may be shaped specifically to direct air flow over or around the head of the rider even if they are much shorter than the seated rider.



Accessories - Sidecar

A **Sidecar** is a one-wheeled device attached to the side of a motorcycle, scooter, or bicycle to produce a three-wheeled vehicle.

The sidecar consists of a frame and a body. The body typically contains one passenger seat and a small trunk compartment. It is typically mounted so that the motorcycle is closer to the centre of the road.



Accessories - Trailer or Tow Hitch

A **trailer hitch or tow hitch** is a device mounted on a motorcycle that enables it to tow a motorcycle trailer. Legislation restricts their use to carrying baggage and not passengers.



Accessories - Saddlebags (panniers)

Saddlebags are mounted on the rear of a motorcycle on either side, underneath (but not interfering with) the seating position of the passenger. "Hard" panniers commonly come in an injection moulded plastic. "Soft" panniers are usually made of textile or leather.

The mountings and closures are detachable and often lockable. Side-loading, suitcase-like saddlebags are ideal for carrying clothing into hotel rooms, while top-loading, hard saddlebags are more suitable for shopping trips.



Accessories - Trunk or Luggage Rack

The **Trunk** or top-box is a storage compartment fitted behind the seat often complementing saddlebags.



A **Luggage Rack** is a common addition to many bikes where bags or other luggage can be fastened. It resembles a frame and is made of hard plastic or metal.



Accessories - Foot pegs and Floorboards

Foot pegs are a place to rest your foot while riding. Most factory installed pegs are considered plain. It's common to install custom pegs to improve the bike's aesthetic. They are constructed of metal with rubber inlays or coatings.



Floorboards are another style of rider foot rest. Like foot pegs, they can come factory installed, but many are customized.



Electric Bike versus e-Bike

Electric motorcycles and scooters are vehicles with two or three wheels that use electric motors for power. They have a similar look and design as a conventional motorcycle or scooter. They are powered by batteries that can be recharged through any standard outlet. There are also models with fuel cells available.

Initially, electronic motorcycles had to be frequently recharged, however, battery technology is gradually improving making this form of transportation more practical.

Electronic Motorcycles are an acceptable risk to be written on PLM policies. Zero Motorcycles produce electric bikes. Other major manufacturers are developing electric and hybrid bikes for future sale.



Zero Motorcycle - Zero S

An **e-Bike or Electric Bicycle** is a bicycle with an electric motor used to power the vehicle.

Features:

- cost between \$500 and \$3,000
- use rechargeable batteries
- can travel up to 24 to 32 km/h

They are essentially the same in concept and design as a moped with the only fundamental difference being the use of an electric engine and the presence of pedals. However, they do not require plating or licensing to operate

We will not write e-Bikes.

Tip: Clients will often use the term “e-bike” when describing an electric motorcycle. Please be aware of the differences between the two styles and ensure that we are accepting or declining the correct risk.



Motorcycle Licensing - Riders and Requirements

Class of Licence	Types of Vehicles Allowed
7	<ul style="list-style-type: none"> Motorcycles, including a limited-speed motorcycle (motor scooter) and a motor-assisted bicycle (moped) Level 1 of graduated licensing Unlike Class 5 vehicles, must be minimum age of 16 to operate a motorcycle
6 GDL	<ul style="list-style-type: none"> Motorcycles, including a limited-speed motorcycle (motor scooter) and a motor-assisted bicycle (moped) Level 2 of graduated licensing Holder may drive a motorcycle but only with a zero blood alcohol level.
6	<ul style="list-style-type: none"> Motorcycles, including a limited-speed motorcycle (motor scooter) and a motor-assisted bicycle (moped)
5	<ul style="list-style-type: none"> Two-axle single motor vehicle, excluding motorcycles Two-axle motor vehicle towing a trailer with one or more axles if the trailer is not equipped with airbrakes Recreational vehicle Any combination of a recreational vehicle and trailer if the trailer has no more than 2 axles and is not equipped with airbrakes Moped - Class 1, 2, 3, 4 and 6 for learning only

Class 7 – obtained by writing a knowledge test. There are four conditions:

- if learning to drive a motorcycle, operator must be 16 years of age
- not permitted to drive during night-time hours (from one hour after sunset or 12:00 midnight, whichever is earlier, and extends until one hour before sunrise or 5 A.M., whichever is later)
- must be accompanied by a fully licensed (non-GDL probationary) driver who is 18 years of age or older, either seated on the motorcycle with the operator or following in close proximity in or on another motor vehicle

Note: Operators of a moped with a Class 7 licence are subject to the zero alcohol level restrictions and are not permitted to drive during night-time hours.

Class 6 GDL - must pass a basic Class 6 road test to obtain this level.

- must have a Class GDL licence for a minimum of 2 years
- If an approved motorcycle safety course was completed, the time requirement may be reduced by four months
- gain more privileges - may ride at night and on any road

Class 6 – must pass a Class 6 road test to obtain this level. Novice restrictions removed.

Class 5 – must progress through standard Class 5 GDL process to earn this license.

- may operate a moped, scooter or motorcycle that is 50 CCs or less

For more information, please visit the Graduated Licensing section of the Transportation Alberta website at: http://www.transportation.alberta.ca/543.htm#Graduated_Driver_Licensing

Motorcycle Riders - Who Rides What?

As there are a myriad of different motorcycles, there are also a range of riders. We have outlined some general guidelines you can use to help you determine what kind of rider is attracted to the type of motorcycle.

Cruisers

- middle class
- suburban
- average rider age: 42

Touring

- suburban and rural
- upper middle class
- average rider age: 48

Standards

- all demographics
- average rider age: 37

Sport Touring

- mix of urban and suburban
- average rider age: 40

Super Sport Bikes

- urban
- average rider age: 28

Scooters

- Urban
- average rider age: 30

Sport Bikes

- mix of urban and suburban
- primarily middle class
- average rider age: 34

Rider Facts

- More than half of motorcycle owners are married.
- More motorcyclists today have college degrees and work in "white collar" jobs. The median age of today's rider is 42, up from 38 in 1998. 29% of today's riders have college degrees, compared to 23% in 1998.
- Sport bike owners spend significantly more on aftermarket purchases, including tires, repairs & maintenance, replacement parts, accessories & modifying equipment, and riding apparel.
- As of 2008, women account for 12.4% of motorcycle owners, up from 9.6% in 2003 and 24% of all riders.
- The median income of motorcycle owners has increased significantly. In inflation-adjusted dollars, the 1985 median income was \$50,366.89. In 2005, it was \$55,850, and in 2009 it was up to \$59,290.
- Scooters appeal to younger riders (mostly age 20 to 35) and a higher percentage of women. In Toronto, they represent a larger fraction of the two-wheel transport market since the Scooter is ideally suited to an urban environment.



Creating a New Business Policy

A motorcycle risk must be written as a stand-alone product on a motorcycle policy. It cannot be written as a risk type on an Automobile policy. If a motorcycle risk is added to a new business Automobile policy, the message “Invalid Risk Class” will generate once it is sent for rating. If this occurs, go back to the Vehicle screen and remove the motorcycle risk by selecting ‘Remove Vehicle.’

Create a Motorcycle policy by selecting “Motorcycle” from the Product Type drop down menu on the Policy Selection screen

Thu 22 Mar 12 2:52:35 pm

POLICY SELECTION

Company and branch

Company: 1 - Aviva Insurance Company of Canada
 Branch: A - 15 - Calgary

Province

Policy Province: Alberta

Product

Product Type

Motorcycle

Automobile

Property

Motorcycle

Policy Term

Effective Date: dd/mm/yyyy

Term: 12 Months

All motorcycle policies must be written for a 12 month term. Selecting any other option from the “Term” drop down list will generate an error “Invalid term for selected product type.”

The Motorcycle policy number is identified by a suffix (PLM) as displayed on the General Information screen.

Thu 22 Mar 12 2:57:14 pm

NAU001 ver 7.0

GENERAL INFORMATION

Policy Number A10099337PLM Processing Date Mar 22, 2012	Product Motorcycle Company 1 - Aviva Insurance Company of Canada Branch A - 15 - Calgary	Client Number 1060272 Brand Aviva Client Association No Combined Policy Discount <input type="checkbox"/>
Status In progress		

Thu 22 Mar 12 3:06:29 pm

NAU002Z ver 7.0

VEHICLE RISK SELECTION

Policy Number **A10099337PLM**

Risk Type: Motorcycle

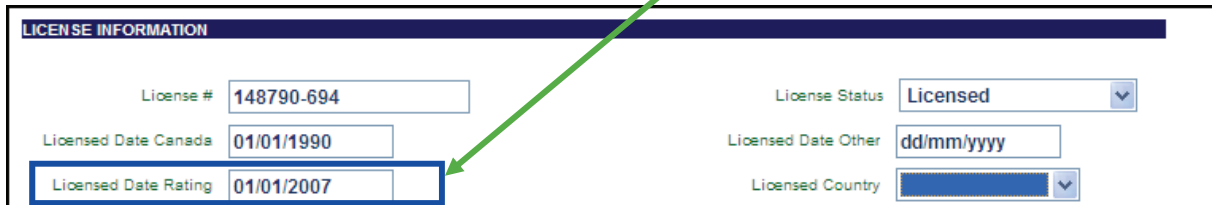
Risk Province: Alberta

The Risk Type “Motorcycle” is the default selection on the Vehicle Risk Selection screen and is the only option available.

Creating a New Business Policy

To generate the appropriate Driving Record based on the motorcycle insurance experience of the Principal Operator, you may have to adjust the 'Licensed Date Rating' field

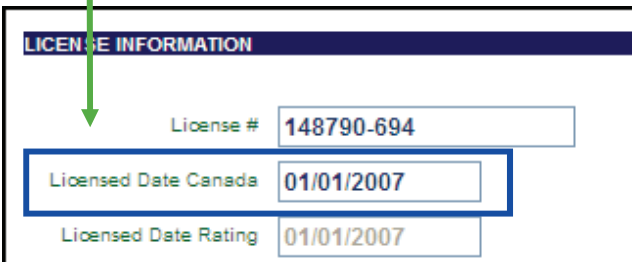
If you **have access** to amend the '**Licensed Date Rating**' field:
Enter the date in the '**Licensed Date Rating**' field on the Driver's screen.



LICENSE INFORMATION

License #	148790-694	License Status	Licensed
Licensed Date Canada	01/01/1990	Licensed Date Other	dd/mm/yyyy
Licensed Date Rating	01/01/2007	Licensed Country	

If you **do not** have access to amend the '**Licensed Date Rating**' field:
1) Enter the date in the '**Licensed Date Canada**' field that will generate the appropriate Driving Record based on motorcycle insurance experience of the Principal Operator.

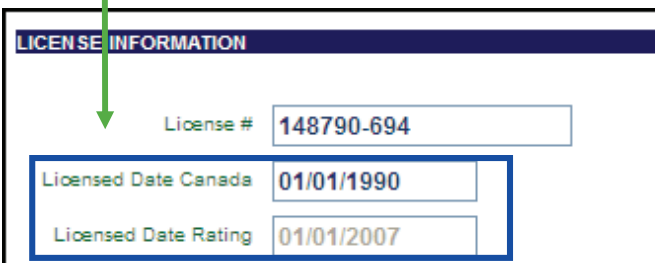


LICENSE INFORMATION

License #	148790-694
Licensed Date Canada	01/01/2007
Licensed Date Rating	01/01/2007

The original date entered in the 'Licensed Date Canada' field will populate in the 'Licensed Date Rating' field.

2) Amend the '**Licensed Date Canada**' field to reflect the date the driver was first motorcycle licensed in Canada



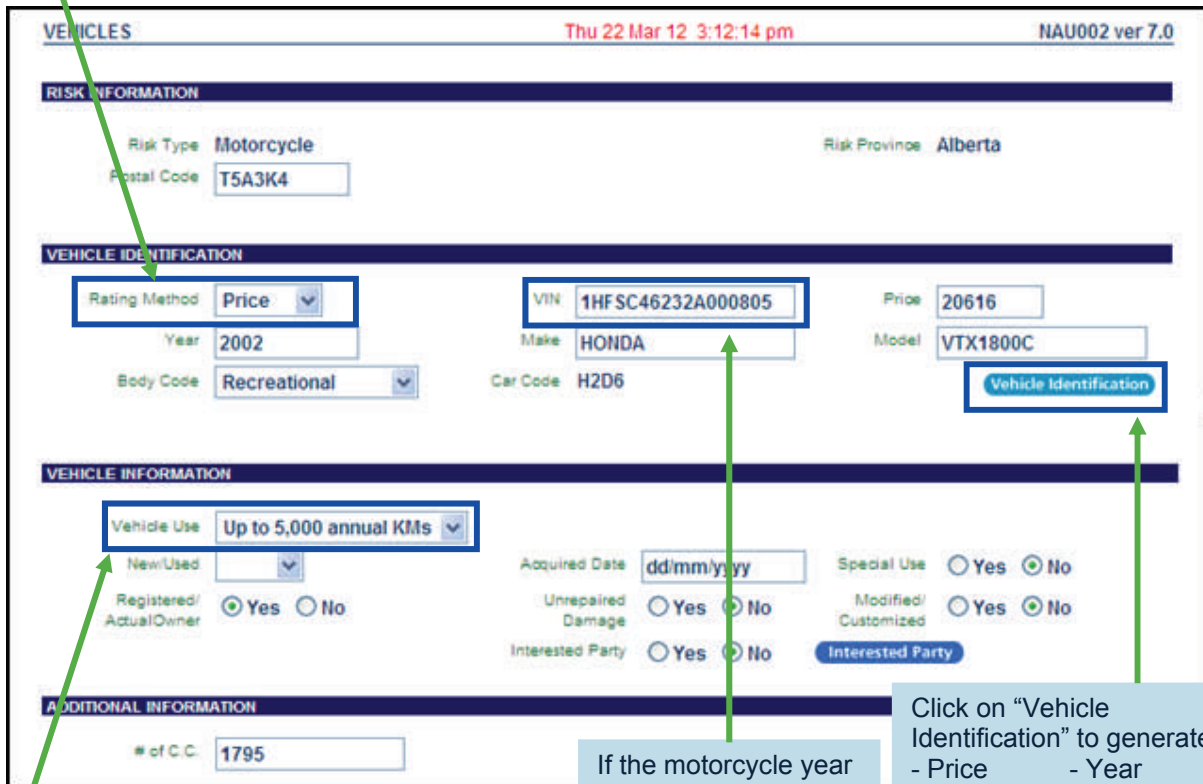
LICENSE INFORMATION

License #	148790-694
Licensed Date Canada	01/01/1990
Licensed Date Rating	01/01/2007

Once the correct date has been defaulted in the License Date Rating field, the License Date Canada field **must** be corrected to reflect the date the driver was first motorcycle licensed in Canada.

Creating a New Business Policy - Vehicles Screen

The rating method defaults to "Vehicle" and should **not** be changed unless the model year is 1980 or older or the risk must be price-rated based on a current appraisal.



VEHICLES Thu 22 Mar 12 3:12:14 pm NAU002 ver 7.0

RISK INFORMATION
 Risk Type: Motorcycle Risk Province: Alberta
 Postal Code: T5A3K4

VEHICLE IDENTIFICATION
 Rating Method: Price VIN: 1HFSC46232A000805 Price: 20616
 Year: 2002 Make: HONDA Model: VTX1800C
 Body Code: Recreational Car Code: H2D6 Vehicle Identification

VEHICLE INFORMATION
 Vehicle Use: Up to 5,000 annual KMs
 New/Used: Registered/Actual Owner: Yes No
 Acquired Date: dd/mm/yyyy Special Use: Yes No
 Unrepaired Damage: Yes No Modified/Customized: Yes No
 Interested Party: Yes No Interested Party

ADDITIONAL INFORMATION
 # of C.C.: 1795

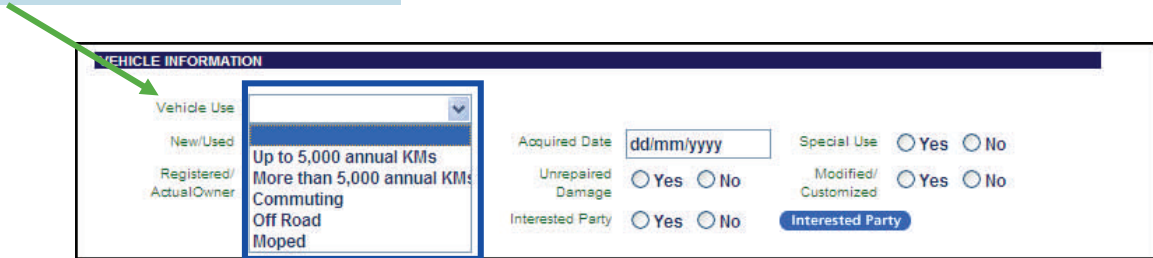
A new field "Vehicle Use" has been introduced to support various classes based on use such as:

- Annual mileage
- Commuting
- On-road vs. Off-road use

If the motorcycle year is 1981 or newer, the VIN must be entered for validation.

Click on "Vehicle Identification" to generate

- Price
- Year
- Make
- Model
- Car Code
- # of CCs



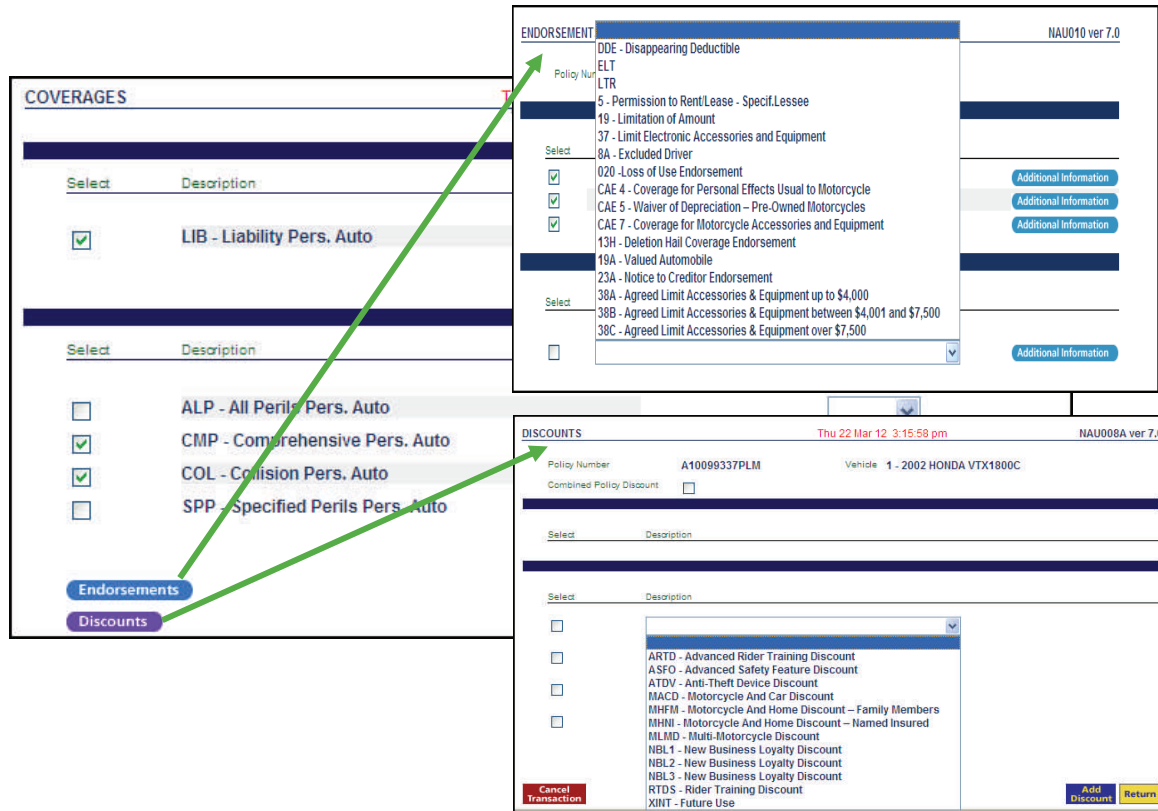
VEHICLE INFORMATION

Vehicle Use: Up to 5,000 annual KMs
 More than 5,000 annual KMs
 Commuting
 Off Road
 Moped

New/Used: Registered/Actual Owner: Yes No
 Acquired Date: dd/mm/yyyy Special Use: Yes No
 Unrepaired Damage: Yes No Modified/Customized: Yes No
 Interested Party: Yes No Interested Party

Creating a New Business Policy

Endorsements, Discounts, Surcharges and Optional Increased Accident Benefits are applied in the Broker Portal in the same way as Private Passenger Vehicles.



COVERAGES

Select	Description
<input checked="" type="checkbox"/>	LIB - Liability Pers. Auto
<input type="checkbox"/>	ALP - All Perils Pers. Auto
<input checked="" type="checkbox"/>	CMP - Comprehensive Pers. Auto
<input checked="" type="checkbox"/>	COL - Collision Pers. Auto
<input type="checkbox"/>	SPP - Specified Perils Pers. Auto

ENDORSEMENTS (NAU010 ver 7.0)

Select	Description	Additional Information
<input type="checkbox"/>	DDE - Disappearing Deductible	
<input type="checkbox"/>	ELT	
<input type="checkbox"/>	LTR	
<input type="checkbox"/>	5 - Permission to Rent/Lease - Specif.Lessee	
<input type="checkbox"/>	19 - Limitation of Amount	
<input type="checkbox"/>	37 - Limit Electronic Accessories and Equipment	
<input type="checkbox"/>	8A - Excluded Driver	
<input checked="" type="checkbox"/>	020 - Loss of Use Endorsement	Additional Information
<input checked="" type="checkbox"/>	CAE 4 - Coverage for Personal Effects Usual to Motorcycle	Additional Information
<input checked="" type="checkbox"/>	CAE 5 - Waiver of Depreciation - Pre-Owned Motorcycles	Additional Information
<input checked="" type="checkbox"/>	CAE 7 - Coverage for Motorcycle Accessories and Equipment	Additional Information
<input type="checkbox"/>	13H - Deletion Hail Coverage Endorsement	
<input type="checkbox"/>	19A - Valued Automobile	
<input type="checkbox"/>	23A - Notice to Creditor Endorsement	
<input type="checkbox"/>	38A - Agreed Limit Accessories & Equipment up to \$4,000	
<input type="checkbox"/>	38B - Agreed Limit Accessories & Equipment between \$4,001 and \$7,500	
<input type="checkbox"/>	38C - Agreed Limit Accessories & Equipment over \$7,500	Additional Information

DISCOUNTS (NAU008A ver 7.0)

Policy Number: A10099337PLM Vehicle: 1 - 2002 HONDA VTX1800C

Select	Description
<input type="checkbox"/>	ARTD - Advanced Rider Training Discount
<input type="checkbox"/>	ASFO - Advanced Safety Feature Discount
<input type="checkbox"/>	ATDV - Anti-Theft Device Discount
<input type="checkbox"/>	MAACD - Motorcycle And Car Discount
<input type="checkbox"/>	MHFM - Motorcycle And Home Discount - Family Members
<input type="checkbox"/>	MHNM - Motorcycle And Home Discount - Named Insured
<input type="checkbox"/>	MLMD - Multi-Motorcycle Discount
<input type="checkbox"/>	NBL1 - New Business Loyalty Discount
<input type="checkbox"/>	NBL2 - New Business Loyalty Discount
<input type="checkbox"/>	NBL3 - New Business Loyalty Discount
<input type="checkbox"/>	RTDS - Rider Training Discount
<input type="checkbox"/>	XINT - Future Use

Existing Automobile Policies with expiry dates prior to July 1, 2013

Mid-term Amendments

Substitution of motorcycle risks - no change to existing process

Addition of new motorcycle risks - Effective July 1, 2012 new motorcycle risks must be written as new business on a stand-alone motorcycle policy. They should not be added to an existing automobile policy.

Renewal

Existing automobile policies with both private passenger vehicle and motorcycle risks:

The motorcycle risk will be removed and written as a new business motorcycle policy in the applicable company.

Existing automobile policies with only a motorcycle risk:

Will not be renewed and written as a new business motorcycle policy in the applicable company.

Although the motorcycle policy will be a new business transaction and assigned a new policy number, a new application is not required and renewal underwriting will apply.

Thank You