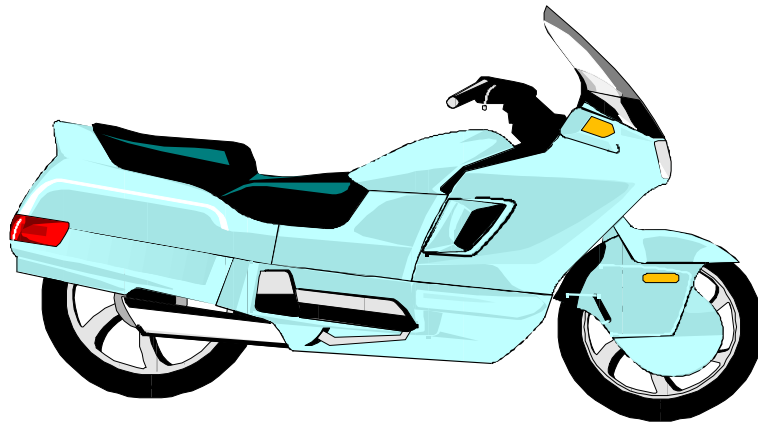




AEGIS SECURITY INSURANCE COMPANY
Rated A—Excellent, New Hampshire Admitted Carrier

NEW HAMPSHIRE
MOTORCYCLE RATES AND UNDERWRITING



New Business 4/01/01 Renewal Business 6/01/01

Insurance with a Conscientious
Approach To Today's Needs

SURPLUS LINE MANAGERS, INC.
152 South Mast Street
P.O. Box 490
Goffstown, NH 03045-0490
(888) 258-1776
Fax (603) 882-1843

MOTORCYCLE UNDERWRITING GUIDELINES

I. GENERAL UNDERWRITING GUIDELINES

1. All operators must have a valid New Hampshire Driver's License and a Motorcycle Permit and/or License.
2. Occasional operator(s) must be listed even if they do not reside in the same household.
3. PACKAGE RATES ONLY: The motorcycle must be kept in a locked garage when not in use.
4. All operators 22 years of age and under, operating any size cycle, must have completed a Motorcycle Driver Training Course. A copy of the Certificate of Completion must be submitted.

5. ELIGIBILITY FOR THE TOUR RIDER AND HARLEY/BUELL PROGRAM:

The Insured Cycle must:

- ▶ have engine size of 650cc's or larger
- ▶ be equipped with fairing and tour package (minimum of saddle bags or travel trunk)
- ▶ have accessories insured for physical damage
- ▶ be garaged overnight when not in use
- ▶ not be turbo-charged, structurally altered, or a three-wheeled vehicle
- ▶ not be designed by the manufacturer for other than touring purposes

Each Operator must:

- ▶ have at least two (2) years licensed driving experience and one (1) or more years previous experience riding cycles with engine size of 500 cc's or larger
- ▶ have no motor vehicle at-fault accidents during the past three (3) years
- ▶ have no major moving violations in the past three (3) years
 - ▶ have no more than one (1) minor moving violations in the past three (3) years

II. DO NOT SUBMIT

1. TOUR RIDER AND HARLEY/BUELL PROGRAMS: If any operator has any motor vehicle at-fault accidents, major violations (DUI, leaving the scene of an accident, suspension or revocation of license, reckless / careless driving, or any other major violations) or more than one (1) minor moving violation during the past three (3) years.
2. STANDARD PROGRAM: If the operator has more than one (1) motor vehicle at-fault accident, any major violations (DUI, leaving the scene of an accident, suspension or revocation of license, reckless / careless driving, or any other major violations) or more than three (3) minor moving violations during the past three (3) years.
3. If the applicant is a company and/or trade name.
4. Motorcycles used for racing, speed contests, or hill climbs.
5. Reconstructed (rebuilt), retitled, or non-factory built motorcycles.
6. 3-wheelers, 4-wheelers, trikes, or trail (dirt) bikes. (Except Goldwing conversions)
7. Business use or leased motorcycles.
8. If financial responsibility is required.

III. CREDITS - 35% MAXIMUM

1. MULTI BIKE CREDIT—When two or more cycles are insured under this policy, a 10% credit will apply.
2. TRANSFER/RENEWAL CREDIT—A 25% credit will apply for operators with previous motorcycle insurance, with any company, during the previous twelve (12) months. A lapse in coverage is acceptable. The credit will also apply to renewal policies. A copy of the previous declarations page must accompany the application.
3. MOTORCYCLE DRIVER SAFETY CREDIT—A 10% credit will apply to all coverages if the principal driver of the cycle to be insured provides a copy of either the Certificate of Completion from Department of Motor Vehicles (20 hours), the Motorcycle Safety Foundation (22 hours) or any other Accident Prevention Program approved by the Department of Motor Vehicles.
4. PREFERRED RISK CREDIT—A 5% credit may be applied to qualified operators if the following requirements are met:

The insured motorcycle must:

- ▶ be the secondary mode of transportation
- ▶ be garaged when not in use
- ▶ not be driven back and forth to work or school

Each operator must:

- ▶ be twenty-six (26) years of age or older
- ▶ have no more than one (1) minor moving violation
- ▶ have no major moving violations or at-fault accidents in the past three (3) years

NOTE: THE PREFERRED RISK CREDIT DOES NOT APPLY TO THE TOUR RIDER AND HARLEY/BUELLPROGRAMS

IV. ACCIDENT/VIOLATION SURCHARGE

1. One (1) at-fault accident—50%
2. One (1) at-fault accident and one (1) minor moving violation—50%
3. One (1) at-fault accident and 2 minor moving violations—100%
4. Three (3) minor moving violations—100%

V. MOTORCYCLES ELIGIBLE FOR THE TOUR RIDER PROGRAM

<u>BMW</u> 1000cc 1100cc K1200T	<u>HONDA</u> All GL <u>except</u> : ⇒ GL1500CV ⇒ 1500CZV ST1100 VT1100C Shadow 1100ACE	<u>KAWASAKI</u> Concours Voyager 1200 Vulcan 1500 Nomad and Classic 1500 Drifter	<u>SUZUKI</u> Cavalcade GS1100	<u>TRIUMPH</u> Trophy	<u>YAMAHA</u> Ventures Royal Star Road Star
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VI. SPECIAL HAZARD MOTORCYCLES

<u>APRILLA</u> All Models	<u>BMW</u> K1200RS	<u>HONDA</u> 1000R All CBR Series Hurricanes Interceptors RVF750R (RC-45) RVT1000 All VF Series <u>except</u> : ⇒ Magna ⇒ Sabre V1000 All VTR Series All VFR Series	<u>KAWASAKI</u> 600R 750R EX500 All Ninjas ZL900 Eliminator ZL1000 ZRX1100 All ZX Series	<u>LAVERDA</u> 750S 750S Carenato 750S Formula	<u>SUZUKI</u> Bandit GSF1200 All GS1150 Series All GSX Series All GSXR Series All Hayabusa Series All Katana Series All RF Series TL1000	<u>TRIUMPH</u> Daytona 955i Daytona T595	<u>YAMAHA</u> All FJ Series All FZ & FZR Series All VMAX Series All YZF Series FJR1300
<u>AUGUSTA</u> MV Augusta F4	<u>CAGIVA</u> All Models					<u>VOXAN</u> All Models	
<u>BIMOTA</u>	<u>DUCATI</u> All Models						
				<u>MOTO GUZZI</u> All Models			
				<u>NORTON</u> Nemesis			

VII. TERRITORY DEFINITIONS

TERRITORY I: Entire State

TERRITORY I

LIABILITY RATES INCLUDE: 25,000/50,000 Bodily Injury, 25,000 Property Damage, 25,000/50,000 Uninsured Motorists/Underinsured Motorists

PACKAGE RATES INCLUDE: Includes Liability Rates and **Other than Collision and Collision**

STANDARD PROGRAM						
AGE OF OPERATOR	CC'S	DED.	PACKAGE RATES			LIAB. ONLY RATES
			New	1 Year Old	Over 1 Year	
36 and over	0 - 100	50	90	85	70	48
	101 - 399	50	150	145	110	48
	400 - 649	100	170	165	140	57
	650 - 899	250	270	265	210	67
	900 - 1100	500	460	455	345	90
	1101 and over	500	490	485	370	100
	Special Hazard	500	920	910	690	181
31 through 35	0 - 100	50	95	90	85	48
	101 - 399	50	155	150	140	48
	400 - 649	100	175	170	160	67
	650 - 899	250	275	270	240	81
	900 - 1100	500	465	460	360	114
	1101 and over	500	495	490	450	124
	Special Hazard	500	930	920	720	228
26 through 30	0 - 100	50	170	165	130	76
	101 - 399	50	250	245	200	86
	400 - 649	100	305	300	240	114
	650 - 899	250	470	465	360	124
	900 - 1100	500	850	845	690	200
	1101 and over	500	1000	900	800	219
	Special Hazard	500	1700	1690	1380	399
25 and Under	0 - 100	50	460	455	410	219
	101 - 399	50	470	465	415	228
	400 - 649	100	690	685	580	257
	650 - 899	250	970	965	800	276
	900 - 1100	500	1560	1555	1210	342
	1101 and over	500	1710	1705	1360	361
	Special Hazard	500	2200	2185	1860	456

HARLEY / BUELL PROGRAM						
AGE OF OPERATOR	CC'S	DED.	PACKAGE RATES			LIAB. ONLY RATES
			New	1 Year Old	Over 1 Year	
36 and over	650 - 899	250	294	287	228	67
	900 - 1100	250	500	494	375	90
	1101 and over	250	532	527	402	100
31 through 35	650 - 899	250	299	294	260	81
	900 - 1100	250	505	500	391	114
	1101 and over	250	538	532	489	124
26 through 30	650 - 899	250	511	505	391	124
	900 - 1100	250	924	918	749	200
	1101 and over	250	1087	978	869	219

TOUR RIDER PROGRAM						
AGE OF OPERATOR	CC'S	DED.	PACKAGE RATES			LIAB. ONLY RATES
			New	1 Year Old	Over 1 Year	
36 and over	650 - 899	250	267	262	208	67
	900 - 1100	250	455	450	342	90
	1101 and over	250	485	480	366	100
31 through 35	650 - 899	250	272	267	238	81
	900 - 1100	250	460	455	356	114
	1101 and over	250	490	485	446	124
26 through 30	650 - 899	250	465	460	365	124
	900 - 1100	250	842	837	683	200
	1101 and over	250	990	891	792	219

STANDARD PROGRAM CREDITS
Multi Bike Credit—10%
Transfer/Renewal Credit—25%
Motorcycle Driver Training Credit—10%
Preferred Risk Credit—5%
\$500 Deductible Credit—10%
\$1,000 Deductible Credit—15%
NOTE: MAXIMUM CREDITS—35%
NOTE: DEDUCTIBLE CREDIT IS NOT SUBJECT TO MAXIMUM ALLOWED
NOTE: CREDITS DO NOT APPLY TO SURCHARGED MOTORCYCLES—EXCEPT \$1,000 DEDUCTIBLE
TOUR RIDER AND HARLEY/BUELL PROGRAM CREDITS
Multi Bike Credit—10%
Transfer/Renewal Credit—25%
Motorcycle Driver Training Credit—10%
\$500 Deductible Credit—10%
\$1,000 Deductible Credit—15%
NOTE: MAXIMUM CREDITS—35%
NOTE: DEDUCTIBLE CREDIT IS NOT SUBJECT TO MAXIMUM ALLOWED

ACCIDENT / VIOLATION SURCHARGES
1 At-Fault Accident—50%
1 At-Fault Accident and 1 Minor Moving Violation—50%
1 At-Fault Accident and 2 Minor Moving Violations—100%
3 Minor Moving Violations—100%
NOTE: ALL ACCIDENTS ARE SURCHARGED UNLESS PROOF IS PROVIDED THE OPERATOR WAS NOT AT-FAULT
MOTORCYCLES ELIGIBLE FOR TOUR RIDER PROGRAM
Refer to Page 2
SPECIAL HAZARD MOTORCYCLES
Refer to Page 2
SCHEDULED ACCESSORIES
\$4.00 per \$100
TOURING BIKE ENDORSEMENT
\$10.00
Trip Interruption—\$50 per day/per person / \$300 maximum per occurrence
Cycle Safety Apparel—\$500 per occurrence, subject to a \$50 deductible
Helmet Collision Coverage—\$400 per helmet, subject to a \$800 maximum
Towing and Labor—\$200 per disablement

TERRITORY I

LIABILITY RATES INCLUDE: 25,000/50,000 Bodily Injury, 25,000 Property Damage, 25,000/50,000 Uninsured Motorists/Underinsured Motorists

PACKAGE RATES INCLUDE: Includes Liability Rates and **Other than Collision only**

STANDARD PROGRAM						
AGE OF OPERATOR	CC'S	DED.	PACKAGE RATES			LIAB. ONLY RATES
			New	1 Year Old	Over 1 Year	
36 and over	0 - 100	50	68	64	53	48
	101 - 399	50	113	109	83	48
	400 - 649	100	128	124	105	57
	650 - 899	250	203	199	158	67
	900 - 1100	500	345	341	259	90
	1101 and over	500	368	364	278	100
	Special Hazard	500	690	683	518	181
31 through 35	0 - 100	50	71	68	64	48
	101 - 399	50	116	113	105	48
	400 - 649	100	131	128	120	67
	650 - 899	250	206	203	180	81
	900 - 1100	500	349	345	270	114
	1101 and over	500	371	368	338	124
	Special Hazard	500	698	690	540	228
26 through 30	0 - 100	50	128	124	98	76
	101 - 399	50	188	184	150	86
	400 - 649	100	229	225	180	114
	650 - 899	250	353	349	270	124
	900 - 1100	500	638	634	518	200
	1101 and over	500	750	675	600	219
	Special Hazard	500	1275	1268	1035	399
25 and Under	0 - 100	50	345	341	308	219
	101 - 399	50	353	349	311	228
	400 - 649	100	518	514	435	257
	650 - 899	250	728	724	600	276
	900 - 1100	500	1170	1166	908	342
	1101 and over	500	1283	1279	1020	361
	Special Hazard	500	1783	1779	1720	456

HARLEY / BUELL PROGRAM						
AGE OF OPERATOR	CC'S	DED.	PACKAGE RATES			LIAB. ONLY RATES
			New	1 Year Old	Over 1 Year	
36 and over	650 - 899	250	219	216	171	67
	900 - 1100	250	375	371	281	90
	1101 and over	250	399	395	301	100
31 through 35	650 - 899	250	224	219	195	81
	900 - 1100	250	379	375	294	114
	1101 and over	250	403	399	367	124
26 through 30	650 - 899	250	382	379	294	124
	900 - 1100	250	693	689	562	200
	1101 and over	250	815	734	652	219

TOUR RIDER PROGRAM						
AGE OF OPERATOR	CC'S	DED.	PACKAGE RATES			LIAB. ONLY RATES
			New	1 Year Old	Over 1 Year	
36 and over	650 - 899	250	200	197	156	67
	900 - 1100	250	342	338	256	90
	1101 and over	250	364	360	275	100
31 through 35	650 - 899	250	204	200	178	81
	900 - 1100	250	345	342	267	114
	1101 and over	250	368	364	334	124
26 through 30	650 - 899	250	349	345	267	124
	900 - 1100	250	631	627	512	200
	1101 and over	250	743	668	594	219

STANDARD PROGRAM CREDITS

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 Transfer/Renewal Credit—25%
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 Preferred Risk Credit—5%
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Refer to Page 2

SPECIAL HAZARD MOTORCYCLES

Refer to Page 2

SCHEDULED ACCESSORIES

\$4.00 per \$100

TOURING BIKE ENDORSEMENT

\$10.00

Trip Interruption—\$50 per day/per person / \$300 maximum per occurrence
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