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www.specialtyunderwriters.net

AEGIS OHIO MOTORCYCLE APPLICATION **SUBMISSION CHECKLIST**

To bind coverage, your submission must include:

- ✓ **Completed and signed Aegis Ohio Motorcycle Application** (current application may be obtained at www.specialtyunderwriters.net). **Both applicant and agent must sign the application.**
- ✓ **Completed and signed Aegis Ohio Motorcycle UM/UIM Selection/Rejection form** (current form may be obtained at www.specialtyunderwriters.net).
- ✓ **A clear copy of each operator's drivers license showing the motorcycle endorsement. Permits are unacceptable.**
- ✓ **Credits will not be applied unless the required documentation listed on the reverse side of the application is submitted.**
- ✓ **A premium down payment must accompany the submitted application. Payment options are listed on the application. All down payments must also include a \$6 installment fee. Payments may be made via check or money order.**
- ✓ **Binding Authority: If your agency has a current agency agreement in force with SUG, you have 3 days binding authority for the submitted risk (3 days as measured by the difference between the requested effective date and the postmark on the envelope that the risk is submitted in). Please note the fax binding is not necessary and not accepted. If you do not have a current agency agreement, no coverage may be bound and no application is to be submitted.**

SPECIALTY UNDERWRITERS GROUP
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Aegis Security Insurance Company

BEST RATING A

OHIO MOTORCYCLE APPLICATION

EFFECTIVE DATE _____ EXPIRATION DATE _____ (Must be submitted within five (5) days of the effective date) / MARRIED ___ SINGLE ___ / TERRITORY _____

APPLICANT'S NAME	TELEPHONE NUMBER	AGENCY NAME	TELEPHONE #
MAILING ADDRESS		MAILING ADDRESS	
CITY	COUNTY	STATE	ZIP CODE
CITY	STATE	ZIP CODE	AGENCY CODE #

LIENHOLDER	LOAN #
STREET ADDRESS	CITY
	STATE
	ZIP CODE

NAME	DATE OF BIRTH	OH DRIVER'S LICENSE # (Attach copy)	ACCIDENT(S)	VIOLATION(S)
Operator #1				
Operator #2				

NOTE: ALL OPERATORS MUST BE LISTED EVEN IF THEY DO NOT LIVE IN THE HOUSEHOLD

YEAR	MAKE/MODEL	VIN #	SIZE (CC'S)	DATE PURCHASED	PURCHASE PRICE
Cycle #1					
Cycle #2					

PROGRAM: STANDARD ___ / TOUR RIDER ___ / HARLEY ___ / HARLEY FL ___ / SPECIAL HAZARD / SPORT PROGRAM ___

COVERAGES	CYCLE 1	CYCLE 2
BODILY INJURY / PROPERTY DAMAGE LIMITS ___12.5/25/7.5 / ___25/50/10 / ___50/100/25 / ___100/300/50	\$	\$
UNINSURED / UNDERINSURED MOTORISTS BODILY INJURY LIMIT—If rejected, sign waiver ___12.5/25 / ___25/50 / ___50/100 / ___100/300	\$	\$
UNINSURED / UNDERINSURED MOTORISTS PROPERTY DAMAGE LIMIT—If rejected, sign waiver ___7,500 / ___10,000 / ___25,000 / ___50,000	\$	\$
\$1,000 MEDICAL PAYMENTS	\$	\$
COMPREHENSIVE AND COLLISION	\$	\$
TOUR BIKE ENDORSEMENT	\$	\$
SCHEDULED ACCESSORIES—List on Back	\$	\$
BASIC PREMIUM	\$	\$
TOTAL CREDITS _____% (Maximum Credit—50%) ___ Married—15% ___ Multi Cycle—10% ___ Transfer / Renewal—20% ___ MC Safety Training—10% ___ Standard Program Experienced Rider—15% ___ Tour Rider Experienced Rider—10% ___ Harley Program Experienced Rider—10% ___ Motorcycle Association—10% ___ Valid Motorcycle Endorsement—10% ___ \$500 Deductible—10% ___ \$1,000 Deductible—15%	\$	\$
\$250 DEDUCTIBLE DEBIT—5%	\$	\$
TOTAL DRIVING RECORD SURCHARGE ___25% / ___50% / ___75% / ___100%	\$	\$
TOTAL EACH CYCLE	\$	\$
TOTAL BOTH CYCLES	\$	\$

IF NO—DO NOT SUBMIT

Yes ___ No ___ Is the motorcycle kept in a locked garage when not in use?
Applicable only if physical damage coverage is requested.

Yes ___ No ___ Do all operators have an Ohio driver's license with the motorcycle endorsement?

IF YES—DO NOT SUBMIT

Yes ___ No ___ Is any motorcycle chopped, reconstructed (rebuilt), re-titled, non-factory built or used for exhibition?

Yes ___ No ___ Is any motorcycle used for racing, hill climbing or for business?

Yes ___ No ___ Has any operator been convicted of any major violation or had a license suspension / revocation within the past three (3) years?

Yes ___ No ___ STANDARD PROGRAM: Does any operator have more than three (3) minor violations, any major moving violations, license suspension / revocation or more than one (1) at fault accident in the past three (3) years?

Yes ___ No ___ TOUR RIDER / HARLEY / SPORT / SPECIAL HAZARD PROGRAM: Does any operator have more than one (1) minor violation, any major moving violations, license suspension / revocation or any at fault accidents in the past three (3) years?

NOTE: MAJOR VIOLATIONS are defined on the back of the application.

NOTE: If UM / UIM is rejected, the UM / UIM waiver (MC-90-OH) must be signed or the UM / UIM premium will be charged

NOTE: The company will obtain a motor vehicle record (MVR). If the accident and / or violation information on the application is different than the information found on the motor vehicle record (MVR), the premium could be increased or if the information makes the risk ineligible, the policy will be cancelled.

"Any person, who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud."

Applicant's Signature _____ Date _____

Producer's Signature _____ Date _____

PAY IN FULL _____	3 PAYMENTS _____ 50% Down / 25% / 25%	4 PAYMENTS _____ 25% Down / 25% / 25% / 25%
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INELIGIBLE MOTORCYCLES

- Motorcycles that are chopped, reconstructed (rebuilt), re-titled, non-factory built or used for exhibition, racing, hill climbs, or business purposes.
- Physical damage coverage on motorcycles with accessories valued at more than 50% of the value of the motorcycle without accessories.
- Motorcycles that are rented.
- Motorcycles with a value of more than \$28,000 (when physical damage is written).
- Motorcycles with more than two (2) wheels (including ATV and sidecars) except Goldwing conversions and Lehman trikes.
- Motorcycles that are homemade, kit bikes, go-carts, dune buggies, tractors, cushmans, not produced by original equipment manufacturers, composite or cannot be found in the NADA Motorcycle Appraisal Guide.
- Motorcycles re-powered by engine castings not produced by the motorcycle manufacturer.
- Turbo or other performance enhancements.
- Vehicles co-owned by individuals who do not reside in the same household (excludes finance company).
- Dirt bikes (off road motorcycles).
- Any ineligible motorcycle listed on the website: www.aegisfirst.com
- Motorcycles that are not garaged when not in use (applies only when physical damage is requested).
- Motorcycles titled in a business or trade name.

MAJOR VIOLATIONS DEFINED—Hit and run, careless / reckless driving, driving under the influence of drugs or alcohol, manslaughter, suspended or revoked license, leaving the scene of an accident, driving on the wrong side of the road, speeding 20 mph or more over the speed limit, passing a stopped school bus, any form of speed contest or racing, or evading a peace officer.

MINOR VIOLATIONS DEFINED—All violations not listed above.

STANDARD PROGRAM ELIGIBILITY

- Operators may not have more than three (3) minor violations, any major violations or more than one (1) at-fault accident in the past three (3) years.
- Operators must have a valid motorcycle license. Permits are unacceptable.
- Operators twenty-two (22) and younger must have completed a Motorcycle Driver Training Course. Certificate must be attached.

TOUR RIDER PROGRAM ELIGIBILITY

- Operators may not have more than one (1) minor violation, any major violations or any at-fault accidents in the past three (3) years.
- Operators must have a valid motorcycle license. Permits are unacceptable.
- Operators must have two (2) years driving experience and one (1) or more years experience riding a cycle with an engine size of 500 cc's or larger.

HARLEY PROGRAM ELIGIBILITY

- Operators may not have more than one (1) minor violation, any major violations or any at-fault accidents within the past three (3) years.
- Operators must have a valid motorcycle license. Permits are unacceptable.
- All operators must have at least one (1) year experience operating a cycle 750 cc's or more. A copy of the previous declarations page must be attached.

SPECIAL HAZARD / SPORT PROGRAM ELIGIBILITY

- May be written with liability coverage only.
- Must be written with minimum liability limits (12,500/25,000) only.
- Operators may not have more than one (1) minor violation, any major violations or any at-fault accidents within the past three (3) years.
- Operator must have a valid motorcycle license. Permits are unacceptable.
- Operators twenty-two (22) and younger must have completed a Motorcycle Driver Training Course. Certificate must be attached.

MOTORCYCLE CLASSIFICATION

Refer to the Excel Spreadsheet listing motorcycle classifications on our website: www.aegisfirst.com

INCREASED LIMITS

- Not available for the Special Hazard / Sport Program.
- Not available for operators with more than one (1) minor moving violation, any major violations or any at-fault accidents within the past three (3) years.

CREDITS—MAXIMUM AVAILABLE—50%

- 15% MARRIED OPERATOR CREDIT**
Applies if the principal operator of the motorcycle is married
- 10% MULTI MOTORCYCLE CREDIT**
Applies if two or more motorcycles are insured with Aegis
- 20% TRANSFER / RENEWAL CREDIT**
Applies for operators with previous motorcycle insurance, with any company, during the previous twelve months. A lapse in coverage of no more than thirty (30) days or less is acceptable.
- 10% MOTORCYCLE SAFETY TRAINING CREDIT**
Applies to all coverages if the principal driver of the cycle provides a copy of the Certificate of Completion from the 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.
- 15% STANDARD PROGRAM EXPERIENCED RIDER CREDIT**
Applies to any policy that all operators have at least two (2) years experience on street driven motorcycles. Available only to applicants twenty-eight (28) years or older who garage the insured cycle (s) in a locked structure when not in use. Previous coverage information must be provided for this credit to apply. No more than a thirty (30) day lapse is allowed.
- 10% TOUR RIDER AND HARLEY PROGRAM EXPERIENCED RIDER CREDIT**
Applies to any policy that all operators have at least two (2) years experience on street driven motorcycles that previously would meet the eligibility requirements of the insured cycle program. Available only to applicants twenty-eight (28) years or older who garage the insured cycle (s) in a locked structure when not in use. Previous coverage information must be provided for this dis count to apply. No more than a thirty (30) lapse is allowed.
- 10% MOTORCYCLE ASSOCIATION**
Applies if the named insured is a member of an association whose main purpose, as recognized by the insurer, is to promote riding education and safety.
- 10% VALID MOTORCYCLE ENDORSEMENT**
Applies if the named insured has a driver's license with a valid motorcycle endorsement

NOTE: CREDITS WILL NOT BE APPLIED UNLESS REQUIRED DOCUMENTATION LISTED ABOVE IS ATTACHED TO THE APPLICATION

ACCIDENT / VIOLATION SURCHARGE

- 25% Two (2) minor violations
- 50% Three (3) minor violations or an at-fault accident
- 75% Two (2) minor violations and an at-fault accident
- 100% Three (3) minor violations and an at-fault accident

ACCESSORIES

There is no coverage for accessories unless they are scheduled. Accessories will not be scheduled unless a description and value for each accessory is provided.

MVR

The company will obtain an MVR—If the accident and / or violation information given on the front of the application is different than the information found on the MVR, the premium could be increased or if the information makes the risk ineligible, the policy could be null and void or cancelled.

DRIVERS LICENSE

Coverage is not considered bound unless a clear copy of each operator's drivers license showing the motorcycle endorsement is attached to the application. Permits are unacceptable.

CANCELLATION / MINIMUM EARNED PREMIUM

If the insured requests mid-term cancellation, the cancellation will be calculated on a short rate basis and will be subject to the minimum earned premium shown on the declaration page. If the policy is cancelled on a pro rata basis, the minimum earned premium does not apply.

LIST ACCESSORIES AND NON STANDARD EQUIPMENT

Items must be specifically listed for insurance to apply

DESCRIPTION	VALUE	DESCRIPTION	VALUE	DESCRIPTION	VALUE	DESCRIPTION	VALUE

AEGIS GROUP

OFFER OR REJECTION OF UNINSURED/UNDERINSURED MOTORIST LIABILITY AND SELECTION OR REJECTION OF PROPERTY DAMAGE COVERAGE

(Ohio)

UNINSURED/UNDERINSURED MOTORIST COVERAGE

Uninsured/Underinsured Motorist Coverage is being offered to you. The undersigned insured (and each of them) --

(Mark applicable Item(s))

- requests Uninsured/Underinsured Motorist Coverages at amounts equal to my automobile liability or motor vehicle coverages.
- requests information regarding different limits of Uninsured/Underinsured Motorist Coverages.
- agrees that Uninsured/Underinsured Motorist Coverage is REJECTED. The Uninsured/Underinsured Motorist Coverages offered is completely removed and deleted from the policy.

UNINSURED/UNDERINSURED MOTORIST PROPERTY DAMAGE COVERAGE

Ohio Revised Code Section 3937.181 establishes Uninsured/Underinsured Motorists Property Damage Coverage. Uninsured/Underinsured Motorists Property Damage Coverage provides for damage to, or the destruction of, any motor vehicle specifically identified in the policy, for the protection of those persons insured under the policy who are legally entitled to recover for the damage to or destruction of any motor vehicle specifically identified in the policy from the owner or operator of an uninsured motor vehicle. The coverage made available under this Section will not exceed the lesser of \$7,500 or the amount otherwise available from the policy, subject to a maximum \$250 deductible. Please note that if the policy contains collision coverage, we do not need to make Uninsured/Underinsured Motorists Property Damage Coverage available.

OFFER OF LIMITS FOR UNINSURED/UNDERINSURED MOTORIST PROPERTY DAMAGE COVERAGE

Offer of Limits Coverage

Amount of Premium

_____ \$7,500 _____

In accordance with the Ohio Revised Code Section 3937.181 the undersigned insured (and each of them) --

(Mark applicable Item(s))

- agrees that Uninsured/Underinsured Motorist Property Damage Coverage is SELECTED with limits which will not exceed the lesser of \$7,500 or the amount otherwise available from the policy, subject to a maximum \$250 deductible.
- agrees that Uninsured/Underinsured Motorist Property Damage Coverage is REJECTED. The Uninsured/Underinsured Motorist Property Damage Coverage offered is completely removed and deleted from the policy.

Signature of Insured

Signature of Insured

Date _____

Date _____