

Coverage	Limits
All Risks	Agreed Value Limit
Deductible Options	\$500, \$1000 or \$2500
Emergency Roadside Assistance	\$100 per occurrence/max. \$200 per policy term
Lock Re-keying	\$500 per occurrence/max. \$1000 per policy term
Trailer Coverage	\$2500 (subject to \$250 deductible)
Riding Gear Coverage (incl. Helmets, pants, gloves, riding boots and saddlebags)	\$2500 (subject to \$250 deductible)
Travel Protection Coverage: Deliver of damage motorcycle home	\$750
Travel Protection Coverage: Additional Living Expense	\$1000 per occurrence
Travel Protection Coverage: Expense to return home	\$1500 per occurrence

Available Discounts	Amount
Motorcycle Club Memberships	5%
Certified Training Course	5%
Claims Free – 5 years (All vehicle types)	10%

Underwriting Referral Criteria:

- Any risk valued at more than \$50,000
- Any risk used for anything other than personal recreational purposes – occasional commuting to work is acceptable
- Any risk with 1 ‘at fault’ claim in the past 5 years
- Any risk or applicant with a history of non-payment of premium
- Any risk or applicant who for any reason has been previously cancelled, declined or refused renewal by another insurer
- Any bike over 25 years old
- Any Sport, Super Sport, Homebuilt or Custom bikes
- Any operator who is under 30 years old
- Any operator that has not been licensed for 10 years
- Any operator with more than 1 moving violation (traffic violation ticket) in the past 3 years

Other Underwriting Rules:

- Minimum limit - \$1,000
- Minimum premium - \$250
- 12 month policies only
- Letters of Brokerage are not accepted