



**AMERICAN MODERN HOME
INSURANCE COMPANY**

(077)

New Business 11-15-07

INSURANCE FACILITIES, INC.

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Sioux Falls, South Dakota 57104-6401
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Snowmobile

Program Guide

OPERATOR ELIGIBILITY

- Operators under the age of 10 are not authorized.
- Operators 10 and 11 years of age are **only** eligible if they have completed a prescribed safety course and received a snowmobile safety-training certificate. **COPY OF CERTIFICATE IS REQUIRED PRIOR TO BINDING.**
- The standard operator age is 12 years of age. If state law requires operators to be older, or to obtain special permits or certificates prior to operating a snowmobile, our requirements will be adjusted to comply with the state.
- Operator will be deemed ineligible if they have had:
 - more than 3 minor moving violations in the last 36 mos. (NOTE: a minor moving violation is defined as any moving violation not indicated as a major moving violation below);
 - more than 2 "at-fault" accidents within the last 36 mos.;
 - a combination greater than 3 of above violations (still no more than 2 "at-fault" accidents) within the last 36 mos.;
 - more than 2 snowmobile/cycle/ATV/auto losses within the last 36 mos.;
 - any occurrence of any of the following major violations within the last 36 mos.:
 - Alcohol/liquor or drug related.
 - Driver's license suspended, revoked, cancelled or barred.
 - Driving while license is suspended, revoked, cancelled or barred.
 - Drag racing or participating in speed contests.
 - Failure to stop & report accident involvement (hit & run).
 - Felony use of a motor vehicle.
 - Any other felony conviction.
 - Fleeing or attempting to elude a police officer.
 - Homicide/assault while operating a vehicle.
 - Manslaughter or vehicular homicide.
 - Motor vehicle theft.
 - Reckless or careless driving.
 - Fraudulent activity.
 - Carrying a concealed weapon.
- Named Insured must be the titled owner.
- All operators must be listed.
- All operators age 18 and older must have a valid U.S. drivers license.

MVR REQUIREMENTS

At new business, the following situations will require an MVR prior to binding: (The MVR must be attached to the application when submitted.)

- All Extra Hazard Units (i.e. any unit 701 cc's or greater);
- Any declared accidents or violations;
- Any operator 21 years of age or younger;
- Any unit with liability limits greater than 50/100/25.

UNIT ELIGIBILITY

UNITS WILL BE DEEMED INELIGIBLE IF:

- not a mass-produced, factory built unit;
- specifically designed and manufactured for commercial or business use;
- used for commercial, business or rental use;
- owned by more than one individual (other than family);
- driven on public streets, roads or highways except while operating on a public trail;
- operated in racing or speed contests or in practice or preparation for any such contest;
- used on unfrozen water;
- held for sale or on consignment;
- stored at an unsecured location;

- the engine size is 125cc or less. Including, but not limited to:
 - Arctic Cat – Kitty Cat
 - Manta
 - Ski-Doo Mini Z
 - Yamaha Snow Scoot
- there have been racing or competition modifications or conversions (Example – Engine, exhaust, track or suspension modifications other than factory recalls).

ELITE PROGRAM

- A 15% discount applicable to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums if all operators meet the following criteria:
 - Operators must be at least 25 years old;
 - Operators must have 2 or more years of snowmobile driving experience;
 - Operators must not have any substantially at-fault accidents. Substantially at-fault is defined as the person's action or inaction is more than 50% cause of the accident.
 - Operators with no more than 1 minor violation in the past 36 months.
- Garaging Criteria:

Snowmobile must be garaged at the insured's residence in a lockable structure. Open access apartment complexes are unacceptable.

COVERAGES

- OPTIONS**
 - Liability Only
 - Liability and Comprehensive (Budget)
 - Liability, Comprehensive, and Collision (Full Coverage)
- LIABILITY ONLY**
 - Basic Liability Only purchase includes (higher limits available):
 - 20/40/10 Bodily Injury and Property Damage Liability.
 - Passenger Liability (at no additional cost).
 - Limits must be the same for all units.
 - Increased limits above the state financial responsibility limits are not available if:
 - unit is classified as an Extra Hazard unit AND any operator is under the age of 21;
 - within the last 36 months any operator has:
 - more than 2 minor violations;
 - more than 1 at-fault accident;
 - a combination of more than 1 minor violation and 1 at-fault accident;
 - any major violations
 - Limits are available to \$250,000/\$500,000/\$100,000.
- COMPREHENSIVE AND COLLISION**
 - Model year changes on October 1.
 - Not available for snowmobiles ten model years of age and older.

Example – On October 1, 2002, all 2003 units will be considered the current model year. All 1994 and older model year units are considered ten model years old or older and are ineligible for physical damage coverage.
 - Coverage is not available for units produced by a manufacturer that has been out of business for more than three years.
 - Collision cannot be purchased without Comprehensive.
- TRANSPORT TRAILER**
 - Must be designed and used solely for the purpose of transporting snowmobiles.
 - Cannot be purchased without Collision coverage (not available for units with "Budget" coverage).
 - Liability coverage is not available for Trailers.
 - If purchased, all Comprehensive and Collision is covered.

5. **MEDICAL PAYMENTS. If purchased:**
 - a. it must be purchased for all units; and
 - b. each unit must have a separate charge; and
 - c. all units must have the same Medical Payments limit.

TERM AVAILABILITY

1. **12-Month (Annual) Coverage.** All coverages selected apply for a 12-month period.
2. **6-Month Lay-Up.** If selected, the customer will receive a reduced rate, but **LIABILITY AND COLLISION coverage is suspended** from April 15 through October 15.

DEDUCTIBLES

1. \$500 deductible applies to Comprehensive and Collision coverages.
2. A \$100 deductible applies to Transport Trailer coverage.
3. A \$50 deductible applies to Medical Payments coverage.

PAYMENT PLAN OPTIONS AND FEES

1. One-Pay. 100% payment required with the application for insurance. No service fee is required.
2. Two-Pay (installments of 50%):
 - a. A minimum premium of \$150 is required.
 - b. Two-Pay option not available February through June.
 - c. The first installment is required with the application for insurance. The subsequent installment will be billed to the customer and due in 60 days after the effective date.
 - d. Each installment must include the appropriate **service fee**.
3. Customers can pay by check or credit card (MasterCard, Visa, Discover, American Express accepted). If paying by credit card, indicate charge amount, card type, number, and expiration date.

DISCOUNTS AND SURCHARGES

1. **10% SNOWMOBILE SAFETY COURSE DISCOUNT**
Applicant must provide a copy of a certificate of completion of an approved snowmobile safety course prior to binding. This discount applies to all coverages.
DISCOUNT IS NOT AVAILABLE IF COURSE WAS TAKEN DUE TO A COURT ORDER.
2. **5% ASSOCIATION DISCOUNT**
Apply if the applicant is a member of an approved snowmobile association. Proof of membership must be furnished prior to binding. This discount applies to all coverages.
3. **40% EXTRA HAZARD UNIT CLASSIFICATION RATE INCREASE REQUIRED FOR ANY UNIT WITH AN ENGINE SIZE OF 701cc OR GREATER.** Apply only to Comprehensive and/or Collision coverage premiums. Do not apply to Liability Coverage or those units with Liability Only coverage.
4. **15% MULTI-UNIT DISCOUNT**
More than one unit must be insured under the same policy. Apply this discount to the "**TOTAL PREMIUM OF ALL UNITS**" after any other applicable surcharges or discounts.
5. **5% AUXILIARY LIGHTING SYSTEM DISCOUNT**
Applicable to all coverages if an auxiliary hazard warning lighting system installed by the manufacturer as original equipment, or installed by the manufacturer or an authorized dealer of that manufacturer as an aftermarket system that does the following when activated:
 - A yellow light emitting diode (L.E.D.) light on the front of the snowmobile that flashes at least once per second and is visible at least one-half mile in front of the snowmobile; and
 - A red light emitting diode (L.E.D.) light on the rear of the snowmobile that flashes at least once per second and is visible at least one-half mile from behind the snowmobile.
6. **10% RENEWAL DISCOUNT**
Applicable to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums

for app policy coverages at the time of renewal.

PROGRAM SUMMARY

1. For **LIABILITY ONLY**, use Liability rates found on rate charts.
2. Basic Liability Purchase includes:
 - a. Bodily Injury and Property Damage.
 - b. Passenger Liability (at no cost, included in standard limits).
3. Mandatory and Optional limits must be the same for all units.
4. Comprehensive and Collision rates (found on rate charts) include \$500 deductible.
5. Comprehensive and Collision is not available for units 10 or more years of age.
6. Transport Trailer: **\$10 per trailer**; includes coverage for Comprehensive and Collision; A \$100 deductible applies to Transport Trailer coverage.
7. **DISCOUNTS and SURCHARGES (see guidelines for rules):**
 - a. 10% Snowmobile Safety Course Discount
 - b. 5% Association Discount
 - c. 40% Extra Hazard Classification Rate Increase
 - d. 15% Multi-Unit Discount
 - e. 5% Auxiliary Lightning System Discount
 - f. 10% Renewal Discount

RATING INSTRUCTIONS

1. Determine basics of request. Eligibility, Value (including Accessories), Age of Operator, Policy Term, etc.
2. Select Liability Limit (must be the same for all units).
3. Select optional limit increases and coverages.
4. If Comprehensive/Collision is requested, select rate (found on rate charts).

IMPORTANT: If the value of the unit is above/below those listed in the rate charts, use the Rate per \$100 (RPH) shown at the bottom of the chart to adjust the premium.

Comprehensive Example: Unit age 2 years, value of \$1,250, Elite Program, Operator Age: 27, 6-Month

Lay-Up term

- a. Calculated the number of \$100 increments (**e.g., for the example unit above, the # of increments would be 8.**)
- b. Multiply the # of increments calculated above to the RPH (**e.g., 8 X \$2.64 = \$21.12**) and round to the nearest dollar amount (**e.g., \$21**).
- c. Adjust the premium accordingly (**e.g., Subtract \$21 from \$66, which is the lowest charted premium for Comprehensive coverage in the "Unit Age: 0-2 Years" column**).
- d. Indicated the result on the application in the section for Comprehensive coverage (**e.g., \$45**).
5. **SUBTOTAL 1.** Add rates together (**round if needed**).
6. **DISCOUNTS AND SURCHARGES.** If applicable, apply each to Subtotal 1 individually. Add/Subtract all calculations to/from Subtotal 1 to get Subtotal 2 (**round if needed**).
NOTE: IF REQUIRED, APPLY THE EXTRA HAZARD INCREASE TO THE COMPREHENSIVE AND COLLISION PREMIUMS ONLY.
7. If customer requires **Transport Trailer** coverage, identify each unit on the application and apply \$10 per trailer. Add trailer premium and Subtotal 2 together to get **SUBTOTAL 3 (round if needed)**.
A \$55 WRITTEN PREMIUM APPLIES TO EACH UNIT.
8. Add the premiums of all units together in **TOTAL PREMIUM OF ALL UNITS** on application.
9. Apply the Multi-Unit Discount, if applicable.
10. Indicate **TOTAL POLICY PREMIUM (round if needed)**.
A MINIMUM OF \$25 EARNED PREMIUM APPLIES TO ENTIRE POLICY.

ELITE SNOWMOBILE PROGRAM

BI and PD LIABILITY LIMITS (Includes Passenger Liability)

Policy Term	Annual	6-Month Lay-Up
20/40/10	\$82	\$61
25/50/15	\$90	\$67
50/100/25	\$119	\$89
100/300/50	\$165	\$124
250/500/100	\$204	\$153

MEDICAL PAYMENTS COVERAGE (\$50 deductible applies) ALL TERMS

\$1,000	\$19
\$2,000	\$25
\$5,000	\$47

OPERATOR AGE: 25 - 27

Value (includes Accessories)			12-Month (Annual) Premiums						12-Month with 6-Month Lay-Up Premiums					
			UNIT AGE						UNIT AGE					
			0-2 YEARS		3-4 YEARS		5+ YEARS		0-2 YEARS		3-4 YEARS		5+ YEARS	
			Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll
2001	-	2100	78	228	71	202	65	175	78	202	71	178	65	154
2101	-	2200	81	241	74	213	67	186	81	213	74	188	67	164
2201	-	2300	84	253	77	224	69	195	84	224	77	198	69	172
2301	-	2400	88	266	80	236	73	206	88	236	80	209	73	182
2401	-	2500	91	278	83	247	75	215	91	247	83	219	75	190
2501	-	2600	94	291	86	258	77	226	94	258	86	229	77	200
2601	-	2700	97	304	88	270	80	236	97	270	88	240	80	209
2701	-	2800	100	316	91	281	82	246	100	281	91	249	82	218
2801	-	2900	103	329	94	293	85	256	103	293	94	260	85	227
2901	-	3000	107	341	97	303	88	266	107	303	97	269	88	236
3001	-	3100	110	354	100	315	90	276	110	315	100	280	90	245
3101	-	3200	113	366	103	326	93	286	113	326	103	290	93	254
3201	-	3300	116	379	106	338	95	296	116	338	106	301	95	263
3301	-	3400	119	391	108	348	97	306	119	348	108	310	97	272
3401	-	3500	123	404	112	360	101	316	123	360	112	321	101	281
3501	-	3600	126	416	115	371	103	326	126	371	115	330	103	290
3601	-	3700	129	429	117	383	105	336	129	383	117	341	105	299
3701	-	3800	132	441	120	393	108	346	132	393	120	350	108	308
3801	-	3900	135	454	123	405	110	356	135	405	123	361	110	317
3901	-	4000	139	467	126	417	113	367	139	417	126	372	113	327
4001	-	4100	142	479	129	428	116	376	142	428	129	382	116	335
4101	-	4200	145	492	132	439	118	387	145	439	132	392	118	345
4201	-	4300	148	504	134	450	121	396	148	450	134	402	121	353
4301	-	4400	151	517	137	462	123	407	151	462	137	412	123	363
4401	-	4500	154	529	140	473	125	416	154	473	140	422	125	371
4501	-	4600	158	542	143	484	129	427	158	484	143	432	129	381
4601	-	4700	161	554	146	495	131	436	161	495	146	442	131	389
4701	-	4800	164	567	149	507	133	447	164	507	149	453	133	399
4801	-	4900	167	579	151	518	136	456	167	518	151	463	136	407
4901	-	5000	170	592	154	529	138	467	170	529	154	473	138	417
5001	-	5100	174	604	158	540	141	476	174	540	158	483	141	425
5101	-	5200	177	617	160	552	144	487	177	552	160	493	144	435
5201	-	5300	180	629	163	563	146	496	180	563	163	503	146	443
5301	-	5400	183	642	166	574	149	507	183	574	166	513	149	453
5401	-	5500	186	655	169	586	151	517	186	586	169	524	151	462
5501	-	5600	190	667	172	597	154	527	190	597	172	534	154	471
5601	-	5700	193	680	175	609	157	537	193	609	175	545	157	480
5701	-	5800	196	692	178	619	159	547	196	619	178	554	159	489
5801	-	5900	199	705	180	631	161	557	199	631	180	564	161	498
5901	-	6000	202	717	183	642	164	567	202	642	183	574	164	507
6001	-	6100	205	730	186	654	166	577	205	654	186	585	166	516
6101	-	6200	209	742	189	664	169	587	209	664	189	594	169	525
6201	-	6300	212	755	192	676	172	597	212	676	192	605	172	534
6301	-	6400	215	767	195	687	174	607	215	687	195	615	174	543
6401	-	6500	218	780	197	699	177	617	218	699	197	626	177	552
6501	-	6600	221	792	200	709	179	627	221	709	200	635	179	561
6601	-	6700	225	805	204	721	182	637	225	721	204	645	182	570
6701	-	6800	228	818	206	733	185	647	228	733	206	656	185	579
6801	-	6900	231	830	209	744	187	657	231	744	209	666	187	588
6901	-	7000	234	843	212	755	189	667	234	755	212	676	189	597
7001	-	7100	237	855	214	766	192	677	237	766	214	686	192	606
7101	-	7200	241	868	218	778	195	687	241	778	218	697	195	615
7201	-	7300	244	880	221	789	197	697	244	789	221	707	197	624
7301	-	7400	247	893	223	800	200	707	247	800	223	717	200	633
7401	-	7500	250	905	226	811	202	717	250	811	226	726	202	642
7501	-	7600	253	918	229	823	205	727	253	823	229	737	205	651
7601	-	7700	256	930	232	834	207	737	256	834	232	747	207	660
7701	-	7800	260	943	235	845	210	747	260	845	235	757	210	669
7801	-	7900	263	955	238	856	213	757	263	856	238	767	213	678
7901	-	8000	266	968	241	868	215	767	266	868	241	778	215	687
8001	-	8100	269	981	243	879	217	778	269	879	243	788	217	697
8101	-	8200	272	993	246	890	220	787	272	890	246	798	220	705
8201	-	8300	276	1006	250	902	223	798	276	902	250	808	223	715
8301	-	8400	279	1018	252	913	225	807	279	913	252	818	225	723
8401	-	8500	282	1031	255	924	228	818	282	924	255	828	228	733
Rate per \$100 (RPH) for values not listed			3.19	12.54	2.87	11.28	2.55	10.03	3.19	11.28	2.87	10.16	2.55	9.03

ELITE SNOWMOBILE PROGRAM

BI and PD LIABILITY LIMITS (Includes Passenger Liability)

Policy Term	Annual	6-Month Lay-Up
20/40/10	\$47	\$35
25/50/15	\$51	\$38
50/100/25	\$67	\$51
100/300/50	\$93	\$71
250/500/100	\$116	\$87

MEDICAL PAYMENTS COVERAGE (\$50 deductible applies) ALL TERMS

\$1,000	\$19
\$2,000	\$25
\$5,000	\$47

OPERATOR AGE: 28 AND OVER

Value (includes Accessories)	12-Month (Annual) Premiums						12-Month with 6-Month Lay-Up Premiums					
	UNIT AGE						UNIT AGE					
	0-2 YEARS		3-4 YEARS		5+ YEARS		0-2 YEARS		3-4 YEARS		5+ YEARS	
	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll
2001 - 2100	36	104	34	90	31	76	36	90	34	78	31	65
2101 - 2200	37	111	34	96	32	82	37	96	34	83	32	70
2201 - 2300	38	118	35	103	33	87	38	103	35	89	33	75
2301 - 2400	39	125	36	109	33	93	39	109	36	95	33	80
2401 - 2500	41	131	38	114	35	98	41	114	38	99	35	85
2501 - 2600	42	138	39	121	36	103	42	121	39	105	36	89
2601 - 2700	43	145	40	127	37	109	43	127	40	111	37	95
2701 - 2800	44	151	41	132	37	114	44	132	41	115	37	99
2801 - 2900	45	158	42	139	38	119	45	139	42	122	38	104
2901 - 3000	47	164	43	144	40	124	47	144	43	126	40	108
3001 - 3100	48	171	44	150	41	130	48	150	44	132	41	114
3101 - 3200	49	178	45	157	41	135	49	157	45	138	41	118
3201 - 3300	50	184	46	162	42	140	50	162	46	142	42	123
3301 - 3400	51	191	47	168	43	146	51	168	47	148	43	128
3401 - 3500	52	198	48	175	44	151	52	175	48	154	44	132
3501 - 3600	54	204	50	180	45	156	54	180	50	159	45	137
3601 - 3700	55	211	51	186	46	162	55	186	51	164	46	142
3701 - 3800	56	217	52	192	47	167	56	192	52	169	47	147
3801 - 3900	57	224	52	198	48	172	57	198	52	175	48	151
3901 - 4000	58	231	53	204	49	178	58	204	53	180	49	157
4001 - 4100	59	237	54	210	49	183	59	210	54	186	49	161
4101 - 4200	61	244	56	216	51	188	61	216	56	191	51	166
4201 - 4300	62	251	57	222	52	194	62	222	57	196	52	171
4301 - 4400	63	258	58	229	53	199	63	229	58	203	53	176
4401 - 4500	64	264	59	234	53	204	64	234	59	207	53	180
4501 - 4600	65	271	60	240	54	210	65	240	60	213	54	186
4601 - 4700	67	277	61	246	56	215	67	246	61	218	56	190
4701 - 4800	68	284	62	252	57	220	68	252	62	223	57	195
4801 - 4900	69	290	63	258	57	225	69	258	63	229	57	199
4901 - 5000	70	297	64	264	58	231	70	264	64	234	58	204
5001 - 5100	71	304	65	270	59	236	71	270	65	240	59	209
5101 - 5200	72	311	66	276	60	242	72	276	66	245	60	214
5201 - 5300	74	317	68	282	61	247	74	282	68	250	61	219
5301 - 5400	75	324	69	288	62	252	75	288	69	256	62	223
5401 - 5500	76	331	70	294	63	258	76	294	70	261	63	229
5501 - 5600	77	337	70	300	64	263	77	300	70	267	64	233
5601 - 5700	78	344	71	306	65	268	78	306	71	272	65	238
5701 - 5800	79	350	72	312	65	273	79	312	72	277	65	242
5801 - 5900	81	357	74	318	67	279	81	318	74	283	67	248
5901 - 6000	82	364	75	324	68	284	82	324	75	288	68	252
6001 - 6100	83	370	76	330	69	289	83	330	76	294	69	257
6101 - 6200	84	377	77	336	69	295	84	336	77	299	69	262
6201 - 6300	85	384	78	342	70	300	85	342	78	304	70	267
6301 - 6400	86	390	79	348	71	305	86	348	79	310	71	271
6401 - 6500	88	397	80	354	73	311	88	354	80	315	73	276
6501 - 6600	89	403	81	359	73	315	89	359	81	320	73	280
6601 - 6700	90	410	82	366	74	321	90	366	82	326	74	285
6701 - 6800	91	417	83	372	75	327	91	372	83	331	75	291
6801 - 6900	92	423	84	377	76	331	92	377	84	336	76	294
6901 - 7000	94	430	86	384	77	337	94	384	86	342	77	300
7001 - 7100	95	437	87	390	78	343	95	390	87	348	78	305
7101 - 7200	96	444	88	396	79	348	96	396	88	353	79	310
7201 - 7300	97	450	88	402	80	353	97	402	88	358	80	314
7301 - 7400	98	457	89	408	81	359	98	408	89	364	81	320
7401 - 7500	99	463	90	413	81	363	99	413	90	368	81	323
7501 - 7600	101	470	92	420	83	369	101	420	92	375	83	329
7601 - 7700	102	476	93	425	84	374	102	425	93	379	84	333
7701 - 7800	103	483	94	431	85	379	103	431	94	384	85	338
7801 - 7900	104	490	95	438	85	385	104	438	95	391	85	343
7901 - 8000	105	497	96	444	86	391	105	444	96	396	86	348
8001 - 8100	106	503	97	449	87	395	106	449	97	401	87	352
8101 - 8200	108	510	98	456	89	401	108	456	98	407	89	357
8201 - 8300	109	517	99	462	89	407	109	462	99	412	89	363
8301 - 8400	110	523	100	467	90	411	110	467	100	417	90	366
8401 - 8500	111	530	101	474	91	417	111	474	101	423	91	372
Rate per \$100 (RPH) for values not listed	1.18	6.64	1.06	5.98	0.94	5.32	1.18	5.98	1.06	5.38	0.94	4.78

STANDARD SNOWMOBILE PROGRAM

BI and PD LIABILITY LIMITS (Includes Passenger Liability)

Age of Operator	19 & Under		20-23		24-27	
Policy Term	6-Month Lay-Up		6-Month Lay-Up		6-Month Lay-Up	
20/40/10	\$248	\$186	\$151	\$113	\$96	\$73
25/50/15	\$273	\$204	\$166	\$124	\$106	\$80
50/100/25	\$360	\$270	\$220	\$164	\$140	\$104
100/300/50	\$500	\$375	\$305	\$228	\$194	\$145
250/500/100	\$620	\$466	\$378	\$284	\$241	\$181

MEDICAL PAYMENTS COVERAGE (\$50 deductible applies) ALL TERMS

\$1,000	\$22
\$2,000	\$30
\$5,000	\$55

OPERATOR AGE: 27 AND UNDER

Value (includes Accessories)	12-Month (Annual) Premiums						12-Month with 6-Month Lay-Up Premiums							
	UNIT AGE						UNIT AGE							
	0-2 YEARS		3-4 YEARS		5+ YEARS		0-2 YEARS		3-4 YEARS		5+ YEARS			
	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll		
2001	-	2100	90	275	82	244	74	213	90	244	82	216	74	188
2101	-	2200	94	290	86	258	77	225	94	258	86	229	77	199
2201	-	2300	97	304	88	270	80	236	97	270	88	240	80	209
2301	-	2400	101	319	92	284	83	248	101	284	92	252	83	220
2401	-	2500	105	334	96	297	86	260	105	297	96	264	86	231
2501	-	2600	109	349	99	311	89	272	109	311	99	276	89	241
2601	-	2700	112	363	102	323	92	283	112	323	102	287	92	251
2701	-	2800	116	378	106	337	95	295	116	337	106	300	95	262
2801	-	2900	120	393	109	350	98	307	120	350	109	312	98	273
2901	-	3000	124	408	113	364	101	319	124	364	113	324	101	284
3001	-	3100	127	422	115	376	104	331	127	376	115	335	104	294
3101	-	3200	131	437	119	390	107	343	131	390	119	348	107	305
3201	-	3300	135	452	123	403	110	355	135	403	123	359	110	316
3301	-	3400	139	467	126	417	113	367	139	417	126	372	113	327
3401	-	3500	142	481	129	429	116	378	142	429	129	383	116	337
3501	-	3600	146	496	133	443	119	390	146	443	133	395	119	348
3601	-	3700	150	511	136	456	122	402	150	456	136	407	122	358
3701	-	3800	154	526	140	470	125	414	154	470	140	420	125	369
3801	-	3900	157	540	142	483	128	425	157	483	142	431	128	379
3901	-	4000	161	555	146	496	131	437	161	496	146	443	131	390
4001	-	4100	165	570	150	510	134	449	165	510	150	456	134	401
4101	-	4200	169	585	153	523	137	461	169	523	153	467	137	411
4201	-	4300	172	599	156	536	140	472	172	536	156	479	140	421
4301	-	4400	176	614	160	549	143	484	176	549	160	491	143	432
4401	-	4500	180	629	163	563	146	496	180	563	163	503	146	443
4501	-	4600	184	644	167	576	149	508	184	576	167	515	149	454
4601	-	4700	187	658	169	589	152	519	187	589	169	527	152	464
4701	-	4800	191	673	173	602	155	531	191	602	173	538	155	474
4801	-	4900	195	688	177	616	158	543	195	616	177	551	158	485
4901	-	5000	199	703	180	629	161	555	199	629	180	563	161	496
5001	-	5100	202	717	183	642	164	567	202	642	183	574	164	507
5101	-	5200	206	732	187	655	167	579	206	655	187	586	167	518
5201	-	5300	210	747	190	669	170	591	210	669	190	599	170	528
5301	-	5400	214	762	194	682	173	603	214	682	194	610	173	539
5401	-	5500	217	776	196	695	176	614	217	695	196	622	176	549
5501	-	5600	221	791	200	708	179	626	221	708	200	634	179	560
5601	-	5700	225	806	204	722	182	638	225	722	204	646	182	571
5701	-	5800	229	821	207	735	185	650	229	735	207	658	185	582
5801	-	5900	232	835	210	748	188	661	232	748	210	670	188	591
5901	-	6000	236	850	214	762	191	673	236	762	214	682	191	602
6001	-	6100	240	865	217	775	194	685	240	775	217	694	194	613
6101	-	6200	244	880	221	789	197	697	244	789	221	707	197	624
6201	-	6300	247	894	223	801	200	708	247	801	223	717	200	634
6301	-	6400	251	909	227	815	203	720	251	815	227	730	203	645
6401	-	6500	255	924	231	828	206	732	255	828	231	742	206	655
6501	-	6600	259	939	234	842	209	744	259	842	234	754	209	666
6601	-	6700	262	953	237	854	212	755	262	854	237	765	212	676
6701	-	6800	266	968	241	868	215	767	266	868	241	778	215	687
6801	-	6900	270	983	244	881	218	779	270	881	244	789	218	698
6901	-	7000	274	998	248	895	221	791	274	895	248	802	221	708
7001	-	7100	277	1012	250	907	224	803	277	907	250	813	224	719
7101	-	7200	281	1027	254	921	227	815	281	921	254	825	227	730
7201	-	7300	285	1042	258	934	230	827	285	934	258	837	230	741
7301	-	7400	289	1057	261	948	233	839	289	948	261	850	233	752
7401	-	7500	292	1071	264	960	236	850	292	960	264	861	236	762
7501	-	7600	296	1086	268	974	239	862	296	974	268	873	239	772
7601	-	7700	300	1101	271	987	242	874	300	987	271	885	242	783
7701	-	7800	304	1116	275	1001	245	886	304	1001	275	897	245	794
7801	-	7900	307	1130	277	1014	248	897	307	1014	277	909	248	804
7901	-	8000	311	1145	281	1027	251	909	311	1027	281	921	251	815
8001	-	8100	315	1160	285	1041	254	921	315	1041	285	933	254	825
8101	-	8200	319	1175	288	1054	257	933	319	1054	288	945	257	836
8201	-	8300	322	1189	291	1067	260	944	322	1067	291	957	260	846
8301	-	8400	326	1204	295	1080	263	956	326	1080	295	969	263	857
8401	-	8500	330	1219	298	1094	266	968	330	1094	298	981	266	868
Rate per \$100 (RPH) for values not listed			3.75	14.75	3.38	13.28	3.00	11.80	3.75	13.28	3.38	11.95	3.00	10.62

STANDARD SNOWMOBILE PROGRAM

BI and PD LIABILITY LIMITS (Includes Passenger Liability)

Policy Term	Annual	6-Month Lay-Up
20/40/10	\$55	\$41
25/50/15	\$60	\$45
50/100/25	\$79	\$60
100/300/50	\$110	\$82
250/500/100	\$137	\$102

MEDICAL PAYMENTS COVERAGE (\$50 deductible applies) ALL TERMS

\$1,000	\$22
\$2,000	\$30
\$5,000	\$55

OPERATOR AGE: 28 AND OVER

Value (includes Accessories)			12-Month (Annual) Premiums						12-Month with 6-Month Lay-Up Premiums					
			UNIT AGE						UNIT AGE					
			0-2 YEARS		3-4 YEARS		5+ YEARS		0-2 YEARS		3-4 YEARS		5+ YEARS	
			Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll	Comp	Coll
2001	-	2100	40	129	37	113	34	96	40	113	37	98	34	83
2101	-	2200	42	137	39	120	36	103	42	120	39	105	36	89
2201	-	2300	43	145	40	127	37	109	43	127	40	111	37	95
2301	-	2400	44	153	41	134	37	115	44	134	41	117	37	100
2401	-	2500	46	161	43	141	39	122	46	141	43	123	39	106
2501	-	2600	47	169	43	149	40	128	47	149	43	131	40	112
2601	-	2700	48	176	44	155	41	134	48	155	44	136	41	117
2701	-	2800	50	184	46	162	42	140	50	162	46	142	42	123
2801	-	2900	51	192	47	169	43	147	51	169	47	149	43	129
2901	-	3000	53	200	49	177	45	153	53	177	49	156	45	134
3001	-	3100	54	207	50	183	45	159	54	183	50	161	45	140
3101	-	3200	55	215	51	190	46	165	55	190	51	168	46	145
3201	-	3300	57	223	52	197	48	171	57	197	52	174	48	150
3301	-	3400	58	231	53	204	49	178	58	204	53	180	49	157
3401	-	3500	59	238	54	211	49	183	59	211	54	186	49	161
3501	-	3600	61	246	56	218	51	190	61	218	56	193	51	168
3601	-	3700	62	254	57	225	52	196	62	225	57	199	52	173
3701	-	3800	64	262	59	232	53	203	64	232	59	205	53	179
3801	-	3900	65	270	60	240	54	209	65	240	60	213	54	185
3901	-	4000	67	278	61	247	56	215	67	247	61	219	56	190
4001	-	4100	68	286	62	254	57	222	68	254	62	225	57	196
4101	-	4200	69	294	63	261	57	228	69	261	63	231	57	202
4201	-	4300	71	301	65	267	59	234	71	267	65	237	59	207
4301	-	4400	72	309	66	275	60	240	72	275	66	244	60	213
4401	-	4500	74	317	68	282	61	247	74	282	68	250	61	219
4501	-	4600	75	325	69	289	62	253	75	289	69	257	62	224
4601	-	4700	76	332	70	295	63	259	76	295	70	262	63	230
4701	-	4800	78	340	71	303	65	265	78	303	71	269	65	235
4801	-	4900	79	348	72	310	65	271	79	310	72	276	65	240
4901	-	5000	81	356	74	317	67	278	81	317	74	282	67	247
5001	-	5100	82	364	75	324	68	284	82	324	75	288	68	252
5101	-	5200	83	372	76	331	69	291	83	331	76	294	69	258
5201	-	5300	85	379	78	338	70	296	85	338	78	301	70	263
5301	-	5400	86	387	79	345	71	303	86	345	79	307	71	269
5401	-	5500	87	395	79	352	72	309	87	352	79	313	72	275
5501	-	5600	89	403	81	359	73	315	89	359	81	320	73	280
5601	-	5700	90	411	82	366	74	322	90	366	82	326	74	286
5701	-	5800	92	419	84	374	76	328	92	374	84	333	76	292
5801	-	5900	93	426	85	380	77	334	93	380	85	339	77	297
5901	-	6000	94	434	86	387	77	340	94	387	86	345	77	303
6001	-	6100	96	442	88	394	79	347	96	394	88	351	79	309
6101	-	6200	97	450	88	402	80	353	97	402	88	358	80	314
6201	-	6300	98	457	89	408	81	359	98	408	89	364	81	320
6301	-	6400	100	465	91	415	82	365	100	415	91	370	82	325
6401	-	6500	101	473	92	422	83	371	101	422	92	376	83	330
6501	-	6600	103	481	94	429	85	378	103	429	94	383	85	337
6601	-	6700	104	489	95	437	85	384	104	437	95	390	85	342
6701	-	6800	105	497	96	444	86	391	105	444	96	396	86	348
6801	-	6900	107	505	97	451	88	397	107	451	97	402	88	354
6901	-	7000	108	512	98	457	89	403	108	457	98	408	89	359
7001	-	7100	109	520	99	465	89	409	109	465	99	415	89	365
7101	-	7200	111	528	101	472	91	415	111	472	101	421	91	370
7201	-	7300	112	536	102	479	92	422	112	479	102	428	92	376
7301	-	7400	114	544	104	486	93	428	114	486	104	434	93	382
7401	-	7500	115	551	105	492	94	434	115	492	105	439	94	387
7501	-	7600	116	559	106	500	95	440	116	500	106	447	95	393
7601	-	7700	118	567	107	507	97	447	118	507	107	453	97	399
7701	-	7800	119	575	108	514	97	453	119	514	108	459	97	404
7801	-	7900	121	582	110	520	99	459	121	520	110	465	99	410
7901	-	8000	122	590	111	528	100	465	122	528	111	472	100	415
8001	-	8100	123	598	112	535	101	471	123	535	112	478	101	420
8101	-	8200	125	606	114	542	102	478	125	542	114	484	102	427
8201	-	8300	126	614	115	549	103	484	126	549	115	491	103	432
8301	-	8400	128	622	116	556	105	491	128	556	116	497	105	438
8401	-	8500	129	630	117	564	105	497	129	564	117	504	105	444
Rate per \$100 (RPH) for values not listed			1.39	7.82	1.25	7.04	1.11	6.25	1.39	7.04	1.25	6.33	1.11	5.63

HOW TO REACH US WHEN YOU NEED US

TO REPORT A CLAIM OR REACH OUR CUSTOMER CARE SERVICES DEPARTMENT:

Please **call**:
1-800-543-2644

Fax:
1-800-217-5150

or **Report Claims Online**:
<http://www.amig.com>
choose "Claims"
select "File a Claim"
select the "Snowmobile" form

New Loss Notices may be sent to:
American Modern Insurance Group, Inc.
Attn: Customer Care
P.O. Box 5323
Cincinnati, Ohio 45201-5323

TO ORDER SUPPLIES:

Please **call**:
1-800-658-3666 or 1-605-336-0798

or **Fax**:
1-605-336-9789.

Supply orders may be sent to:

Insurance Facilities, Inc.
140 N. Main Avenue
Sioux Falls, South Dakota 57104

When ordering, please refer to the form number at the lower left hand corner of the page.



AMERICAN MODERN HOME INSURANCE COMPANY

EXECUTIVE OFFICE
POST OFFICE BOX 5323, CINCINNATI, OHIO 45201-5323, 1-800-543-2644

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