



Personal Motorcycle Quick Reference Guide

This document is an overview of the QBE personal motorcycle program and is subject to change. Please refer to the underwriting guidelines found in our Document Center at ArrowheadExchange.com for additional program rules and procedures.

	Topic	Yes	No	Additional Information
 Driver	Exclude a Co-registered owner	x		Use exclusion form
	Exclude Registered Owner		x	
	Exclude Spouse	x		Use exclusion form
	Proof of Marriage		x	
	Business Use		x	Marketing Rep, Real Estate, Agent, Salesman, Tradesman who do not visit over 3 jobsites per day
	Riding Experience		x	
	SR22 Eligibility	x		Motorcycle must be only form of transportation
	License experience out of state	x		
	International License		x	
	CA license not issued, pending	x		
	License suspended	x		No GDD applied w/ suspended license
	Valid motorcycle license		x	
Proof of no-fault /no injury			Must submit PNA3 form	
 Motorcycle	Registration out of State	x		
	Registration not in name of named insured		x	
	Special Equipment & Accessories Coverage	x		\$10 per \$100 - Can be added to policy
	Special construction, Trikes		x	
	Dirt bikes, ATVs, Electric, Motor scooter	x		
	Salvaged motorcycles	x		Liability only unless good driver
	Motorcycles w existing damage	x		Yes, cost to repair < \$1,000 or GD
	Physical Damage over 15 years old	x		Good drivers only
	Inspection required for physical damage	x		Inspection form or Photos retained by producer
 Payment	Late Payments	x		Yes, within 30 days of lapse + Fee
	Future Effective Dates	x		Yes
	Down payment Options	x		6 month 20% down, 16% installments 12 month 12% down 8% installments 12 month 20% down 20% installments
	Down payment Methods	x		EFT, Credit Card
	Installment Methods	x		EFT, Pay by Check, Credit card
	Insureds Ability to Make Payment	x		Yes, ArrowheadExchange.com
	Policy Terms Available	x		6 & 12 month terms
 U/W	Clue Report		x	
	Credit Report		x	
	\$ Required for endorsements		x	Submit via Arrowhead Exchange
	Discount	x		Multivehicle, good driver, mature driver, safety course, renewal, anti-theft
	Required Documentation upon submission		x	Signatures and no-fault retained by producer