

THE SAFE TRIP MOTORCYCLE PROGRAM

UNDERWRITTEN BY DAIRYLAND INSURANCE COMPANY

DAIRYLAND
CYCLE®
INSURANCE

Dairyland Cycle®'s Safe Trip Motorcycle Program is underwritten by Dairyland Insurance Company, a member of the Sentry Insurance Group. All monetary amounts are expressed in U.S. dollars.

Insure your motorcycle with one of America's motorcycle insurance leaders. If you are planning to ride your motorcycle during your next visit to the United States, Dairyland Cycle® has a program designed especially for you. Our Safe Trip Program can provide the coverage you need when you ride your cycle in the United States and Canada. Certain restrictions apply. A partial list of the conditions appears on the application. Our "Plain Talk®" Motorcycle policy will spell out each coverage or limitation in easy to understand English.

Let us provide the protection you need to cover yourself and your cycle. There are three major types of coverage: Coverage to pay others for your negligence, Coverage for you, and Coverage for your cycle.

Coverage to pay others for your negligence

- **BODILY INJURY AND PROPERTY DAMAGE LIABILITY** - This coverage protects you against claims other people, including passengers, make against you for injury or damages they incur when you are at fault in an accident.

Coverage for you

- **UNINSURED MOTORIST BODILY INJURY** - commonly called UM, this coverage pays you for your bodily injury caused by a negligent motorist who has no insurance. You are required to purchase this coverage. It must be less than or equal to your Bodily Injury limit.
- **MEDICAL EXPENSE** - This pays for you and your passenger's reasonable medical payments or chiropractic payments for bodily injury, sickness, disease or death caused by an accident, regardless of fault. This coverage is subject to a \$50 deductible. You must be offered this coverage; however, you do not have to select it.
- **UNDERINSURED MOTORIST BODILY INJURY** - Commonly called UIM, this pays for your bodily injury damages suffered in an accident caused by someone else whose insurance policy limits are lower than the total cost of the damages. This is an optional coverage.

Coverage for your cycle

- **COMPREHENSIVE** - This pays for accidental damage to your motorcycle resulting from accidents other than collisions or rollovers. Damages can be caused by fire, severe weather, vandalism, floods, theft or contact with animals. You will be responsible for the \$150 deductible.
- **COLLISION** - This pays for accidental damage to your motorcycle caused by colliding with an object or rolling over, regardless of fault. It does not include contact with animals. You will be responsible for the \$150 deductible. You cannot purchase Collision coverage unless you also purchase Comprehensive coverage.

Comprehensive and Collision include coverage for ONLY up to the first \$3,000 of optional equipment beyond that which the manufacturer has installed. Total coverage for the motorcycle and its equipment will not exceed \$60,000.

Required Coverage

You are required to purchase Bodily Injury Liability and Uninsured Motorist Bodily Injury Insurance in the amount of \$25,000 per person/\$50,000 per accident and \$10,000 per accident in Property Damage Liability.

Additional Limits

You may elect to purchase higher limits of Bodily Injury and Property Damage Liability and Uninsured Motorist Bodily Injury. These additional limits cost more. Uninsured Motorist Bodily Injury limits must be less than or equal to your Bodily Injury Liability limits.

Optional Coverage

Next, select any optional coverage you desire for your injuries or damage to your motorcycle. It is recommended to purchase UM and UIM equal to your Bodily Injury Liability limits.

Add it up

Once you have determined what coverage you would like on your policy, add them up. This is the 30 day premium for the policy you are requesting. If you wish to have 60 or 90 days of coverage for this policy, you must multiply this 30 day total by the appropriate number under that term. This is your premium due (in U.S. dollars). If you make a mistake, it could change the term of your policy. Great care should be taken to ensure proper payment is made.

Steps to apply:

Complete the application by following these easy steps:

- Choose the date you would like coverage to begin and select the number of days you would like coverage
- Fill in your information, be sure to include emergency contact information
- Fill in your motorcycle information. If you have a loan based upon the value of your motorcycle, complete the information requested for the lienholder.
- Review the coverage descriptions to determine what coverage you need
- Select coverage you desire and fill in premium in box. If you do not select a coverage, put a line through the box or 000
- Sum boxes 1 - 7 (be sure to include pre-printed amount for required coverage)
- Multiply that sum by the number under the term you desire, this is your total premium due
- Make payment to the agent listed for total premium due. Only the following will be accepted as payment for the policy: International Money Order made payable to **Fernet Insurance Brokers USA Inc.**, Discover®, VISA®, or MasterCard®

If you pay the premium due using a credit card, you must include with your application a legible photocopy of the card showing the card number and expiration date.

If the amount of payment sent with the application does not equal the premium for the policy term you have selected, we will adjust the term of the policy to the exact number of days that are covered by the premium remittance.

Once you have completed the application and signed the bottom of the application, send the application via Air Mail with the full premium amount due to your agent:

Fernet Insurance Brokers USA Inc.
5151 Adanson St., Ste. 99
Orlando, Florida 32804 U.S.A.

You must send the completed application by Air Mail at least 45 days prior to your trip. The premium amount is expressed in United States dollars. Payment must be submitted in U.S. dollars. In order to guarantee that you receive the policy before your departure date, the application with the policy premium must be mailed no later than 45 days prior to your departure.

A policy will be immediately issued to you upon receipt of the completed application. If you desire coverage for longer than 90 days, complete this application as previously instructed. After your arrival in the United States, contact the agency listed on your policy.