

“Your Insurance Doctors”

DOCTOR & DOCTOR

Ph (818) 368-3764

Fax (818) 363-0167

Insurance Agency, Inc.

10216 Reseda Blvd.

Northridge, CA 91324

Insured _____ Policy Effective Dates _____

Insurance Company _____ Policy # _____

Total Premium _____ Down Payment Received _____ Broker Fee Received _____

Payment Plan/Payment Schedule _____

Claims # _____ Payment # _____

Welcome to Doctor & Doctor Insurance Agency!

Thank you for selecting our agency to handle your insurance needs, we appreciate your business! We put this handout together to help you better understand your motorcycle policy and coverages, to avoid potential problems, and to make sure you're getting the lowest price possible. We can't urge you enough to read and understand this entire handout. Many people don't fully understand their coverages until after there is a claim. We'll do our best to put the complexities of insurance into plain English, to help keep you informed, and safe!

Although your sales agent helped start your new policy, our Service Department will help with existing policies. All change requests must be in writing! You can use our fax # listed above, or email: service@doctorins.com. No changes are done until we confirm them with you! Our hours are Mon–Fri 8:30-5pm.

Important Facts about Your Motorcycle Policy:

Accuracy: Your policy and price are subject to final approval by your Insurance underwriters who will run a DMV Report for each driver on your policy and verify information on your application. Your price is subject to change (up or down) if any of your information differs so please review your application for accuracy or typos and let us know if anything was not disclosed, seems inaccurate, or if you have any questions.

Changes: It's important to keep all information on your policy current so please notify us immediately with any changes in: Motorcycles or drivers, address or phone numbers, mileage driven, household members etc. It's ultimately your responsibility to ensure the accuracy of your own policy and review all insurance paperwork received in its entirety. When any change is made, a new Declaration page will always be sent to you showing the revisions. You're also encouraged to call us periodically and have us review your policy with you. Together, we can ensure you're getting the best protection at the lowest possible price.

Discounts: Most companies offer several ways to save on your Motorcycle policy! A Multi-policy discount for having another policy with that same company, completion of a Motorcycle Safety Course with certificate, or for being a member in one of several Motorcycle Associations such as Harley Owners Group or American Motorcyclists Assoc.

Understanding Coverages: Listed below are all available coverages, in general terms and descriptions only, available on your motorcycle policy. It's imperative you know exactly what your specific policy has or does not have before there is a claim.

Page 1 of 3 (Insured Initials) _____

Doctor & Doctor Insurance Agency - Your Prescription for Protection

This handout is purely for general information and guidelines. Only your actual policy has the precise wording used to determine exact coverages, give detailed coverage descriptions & assess potential payout amounts.

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Page 2 of 3: Important Facts about Your Motorcycle Policy

Bodily Injury: Pays for the other person’s injuries if you’re legally liable in an accident. Although the State minimum required is only \$15,000 per person / \$30,000 per accident it’s recommended you raise these much higher to protect yourself against potential lawsuits. The maximum bodily injury offered is \$250,000 / \$500,000 with several options in between. Some companies also offer a Combined Single Limit which gives you one large sum for both Bodily Injury and Property Damage. A separate umbrella policy can also be added for an additional \$1-\$10 million in liability protection.

Property Damage: The state also requires at least \$10,000 be paid out in property damage caused by you in an accident. We again recommend much higher protection considering the number of expensive cars on the road or the potential of a multi-car accident. The maximum amount offered is \$250,000, with several amounts available in between. As with bodily injury protection, you can get much higher coverage for very little money.

Uninsured Motorist Bodily Injury: While this is an optional coverage, it’s highly recommended and critically important to have on your policy. This protects yourself and your passengers against bodily injury when hit by an uninsured motorist. The lowest coverage available is \$15,000 per person and \$30,000 per accident. It also acts as UNDERinsured motorist protection when the other party is at fault in the accident, does have insurance, but has less bodily injury protection than your own policy limits. In this case, your own company makes up the difference. The maximum offered is \$250,000/\$500,000. An umbrella policy can also be added for an additional \$1-\$10 million in liability.

Uninsured Motorist Property Damage/Collision Deductible Waiver: If your motorcycle has no collision protection, this will pay for your own motorcycle’s damage (up to \$3,500) when there’s proof an accident was caused by an uninsured driver. If your motorcycle has collision protection, this will usually turn into a collision deductible waiver which waives your collision deductible in that same scenario just mentioned.

Medical Payments: Covers Medical and funeral Expenses for each person in your vehicle regardless of fault and is recommended on every policy. Maximum available is usually \$5,000 or \$10,000 per person.

Collision: Pays up to the current market value of your covered motorcycle in the event of a collision, regardless of who is at fault, after your deductible is met. Deductibles range from \$100 to as high as \$2500, when allowed. While a higher deductible can lower your rate, it is not always a very large savings.

Comprehensive: Pays up to the current market value of your covered motorcycle when involved in a loss other than collision: Common examples include theft or vandalism. Deductibles range from \$100 - \$2500.

Roadside Assistance: Provides towing and disablement even if it is not caused by an accident. For a small cost, it’s a great peace of mind when you’re on the road!

Special Equipment: Special equipment such as upgraded wheels, paint and other add-ons will NOT be covered unless factory installed, or specifically added to your policy at an additional cost. Dealer or 3rd party installs and add-ons done prior to your purchase are also special equipment and not covered unless added to your policy. When in doubt, please ask the seller of your bike if anything was added to make sure it’s completely protected!

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Page 3 of 3: Important Facts about Your Motorcycle Policy

Updates: Common reasons your policy may be issued at a higher price than quoted: Tickets, accidents or violations not disclosed to us; A discrepancy in the number of 1 way or annual miles driven; A change in the way your bike is used (Pleasure, Work, Business, Commercial); A driver is licensed less years than listed.

Motor Vehicle Records: To dispute an accident on file, you'll need to contact the insurance company you had at the time of that accident since they are the ones who place this information on your record. To dispute a moving violation, contact DMV at 800-777-0133. Even if you attended traffic school to remove a point it can still increase your rate for 2 reasons. 1) Your traffic school certificate was not sent in or processed by DMV or 2) If you attended traffic school more than once within 18 months, this 2nd point will NOT be removed from your insurance record, only from your DMV point count. Points are removed from your insurance policy at renewal intervals after 3 years of the violation date, but suspensions are 3 years from the reinstatement date. Alcohol convictions will affect your rate for 10 full years!

Claims: Claims are handled directly by your insurance company so please check your ID card or insurance policy for contact information, or contact our office.

Billing Questions: While our office can always assist you, we encourage you to contact your companies billing department directly to pay by check or credit card. You can also verify due dates and check payment history. That phone # can be found in your policy paperwork and on the front of this handout.

Newly Obtained Vehicles: I bought a new motorcycle, am I automatically covered? While in some cases you have 30 days of automatic coverage on a new purchase, sometimes there is NO automatic coverage so it's imperative you notify our office before driving off on a new motorcycle. We will need a sales contract, lease agreement, registration or title to add the new bike, and sometimes photos.

Permissive Use: Is there coverage when someone else borrows my motorcycle? Your policy may pay out if someone else has an accident on your motorcycle but there are cases, as with all household members, where drivers may be “excluded” from coverage and not protected on your policy. Those excluded drivers will generally include persons who have regular access to your motorcycle, who live in your home or who are registered or co-registered owner of your bike. When in doubt, please ask!

Summary: We've tried to convey the most important aspects of your coverage here but encourage you to read your entire policy when sent to you. It's difficult to read unfamiliar terminology but we're always here to answer questions and put things in plain English. We sincerely care about our clients and want to see you adequately protected, while staying within your budget of course, but you'll find a little more money per month can get you significantly higher coverages and alleviate a great deal of potential stress and out of pocket costs.

Thank You: Your business is greatly appreciated! We know you have many options and we hope you'll refer us to your friends and family, and consider us for all your insurance needs: Auto, Home, Condo & Renter's, Earthquake, Watercraft, Life and Health, Commercial insurance for your business or an Umbrella policy for complete protection. One call does it all. Our goal at Doctor & Doctor Insurance is to provide you superior service at the lowest possible price. Please don't hesitate to contact us any time we can be of service.

I received a copy of this Motorcycle handout: Signature _____ Date _____

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