



Aegis Security Insurance Company

BEST RATING

OKLAHOMA MOTORCYCLE APPLICATION

REQUESTED POLICY PERIOD: From _____ To _____ TERRITORY _____

APPLICANT'S NAME	AGENCY NAME	TELEPHONE #
MAILING ADDRESS	MAILING ADDRESS	
CITY COUNTY STATE ZIP CODE	CITY STATE ZIP CODE	AGENCY CODE #

LIENHOLDER _____ LOAN # _____

STREET ADDRESS _____ CITY _____ STATE _____ ZIP CODE _____

NAME	DATE OF BIRTH	OK DRIVER'S LICENSE # (Attach copy)	ACCIDENT(S)	VIOLATION(S)
Operator #1				
Operator #2				

YEAR	MAKE/MODEL	VIN #	SIZE (CC'S)	DATE PURCHASED	PURCHASE PRICE
Cycle #1					
Cycle #2					

IMPORTANT NOTE: A copy of the registration, bill of sale, or title must be attached showing the correct vehicle identification number (VIN).

COVERAGES	PREMIUM (Cycle 1)	PREMIUM (Cycle 2)	QUESTIONS
Indicate S T or H in Premium Column Standard (S) Tour Rider (T) Harley (H)	S _ T _ H _	S _ T _ H _	
<ul style="list-style-type: none"> BODILY INJURY AND PROPERTY DAMAGE 25/50/10____ / 50/100/25____ OTHER THAN COLLISION / COLLISION Deductible: \$250____ / \$500____ / \$1,000____ <p>NOTE: The deductible may be increased but not decreased from the deductible included in the rates.</p> <ul style="list-style-type: none"> UNINSURED MOTORISTS 25/50____ / 50/100____ <p>NOTE: If UM coverage is rejected, the UM waiver on the back of the application must be signed or the UM premium will be charged.</p> <ul style="list-style-type: none"> MEDICAL PAYMENTS—\$1,000 TOUR BIKE ENDORSEMENT SCHEDULED ACCESSORIES <p style="text-align: right;">BASIC PREMIUM \$ _____ \$ _____</p> <p>____ Multi-Motorcycle Credit _____</p> <p>____ Driver Safety Credit _____</p> <p>____ Renewal / Transfer Credit _____</p> <p>____ Married Operator Credit _____</p> <p style="text-align: right;">TOTAL CREDITS \$ _____ \$ _____</p> <p>____ Safe Driver Surcharge</p> <p style="text-align: right;">TOTAL EACH MOTORCYCLE \$ _____ \$ _____</p> <p style="text-align: right;">TOTAL PREMIUM FOR ALL MOTORCYCLES \$ _____ \$ _____</p>			<p>1. Is the insured married? Yes ___ No ___ <u>IF NO—DO NOT SUBMIT</u></p> <p>1. Is the motorcycle kept in a locked garage when not in use? Yes ___ No ___ Applicable only if physical damage coverage is requested.</p> <p>2. Do all operators have an Oklahoma driver's license with the motorcycle endorsement? Yes ___ No ___</p> <p>3. Have all operators age 22 and under completed a MC driver training course? Yes ___ No ___ <u>IF YES—DO NOT SUBMIT</u></p> <p>1. Are any motorcycles show bikes, extensively customized, a chopper (altered front end, chopped frame) or otherwise structurally altered? Yes ___ No ___</p> <p>2. Are any motorcycles used in any racing activity? Yes ___ No ___</p> <p>3. Has any operator been convicted of any major violations (see definition) in the past three (3) years? Yes ___ No ___</p> <p>4. STANDARD PROGRAM: Does any operator have more than three (3) minor violations, any major moving violations (see definition) or more than one (1) at fault accident in the past three (3) years? Yes ___ No ___</p> <p>5. TOUR RIDER / HARLEYPROGRAM: Does any operator have more than two (2) minor violations, <u>any</u> major violations (see definition) or more than one (1) fault accident in the past three (3) years? Yes ___ No ___</p> <p>6. TOUR RIDER PROGRAM: Does any operator have <u>less</u> than two (2) years experience operating a motorcycle 500 cc's or larger. A copy of the expiring declaration page must be attached to bind coverage. Yes ___ No ___</p> <p>7. HARLEY PROGRAM: Does any operator have <u>less</u> than two (2) years experience operating a motorcycle 750 cc's or larger. A copy of the expiring declaration page must be attached to bind coverage. Yes ___ No ___</p> <p style="text-align: center;"><u>MAJOR / MINOR VIOLATIONS DEFINIED</u></p> <p>Refer to the Underwriting Guidelines for the definition of major and minor violations.</p> <p>I understand that AEGIS SECURITY INSURANCE COMPANY (ASIC) will obtain a copy of all operators' motor vehicle report (MVR) and will rely on this information to determine whether coverage will be offered.</p> <p>I further understand that ASIC will rely on the MVR and any information gathered that differs from my application will be considered MATERIAL MISREPRESENTATION and will be grounds for coverage to be NULL AND VOID.</p> <p>"WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony."</p>
MINIMUM EARNED PREMIUM			
If a policy is issued and the insured requests mid-term cancellation, the policy is subject to the minimum earned premium shown on the declarations page.			<p>Applicant's Signature _____ Date _____</p> <p>Producer's Signature _____ Date _____</p>

OKLAHOMA UNINSURED MOTORIST COVERAGE LAW

Oklahoma law gives you the right to buy Uninsured Motorist coverage in the same amount as your bodily injury liability coverage. THE LAW REQUIRES US TO ADVISE YOU OF THIS VALUABLE RIGHT FOR THE PROTECTION OF YOU, MEMBERS OF YOUR FAMILY, AND OTHER PEOPLE WHO MAY BE HURT WHILE RIDING IN YOUR INSURED VEHICLE. YOU SHOULD SERIOUSLY CONSIDER BUYING THIS COVERAGE IN THE SAME AMOUNT AS YOUR LIABILITY INSURANCE COVERAGE LIMIT.

Uninsured Motorist coverage, unless otherwise provided in your policy, pays for bodily damages to you, members of your family who live with you, and other people riding in your car who are injured by: (1) an uninsured motorist, (2) a hit-and-run motorist, or (3) an insured motorist who does not have enough liability insurance to pay for bodily injury damages to any insured person. Uninsured Motorist coverage, unless otherwise provided in your policy, protects you and family members who live with you while riding in any vehicle or while a pedestrian. THE COST OF THIS COVERAGE IS SMALL COMPARED WITH THE BENEFITS!

You may make one of four choices about Uninsured Motorist coverage:

1. You may buy Uninsured Motorist coverage equal to your bodily injury liability coverage.
2. You may buy Uninsured Motorist Coverage in the amount of \$25,000 for each person injured, not to exceed \$50,000 for two or more persons injured in one occurrence (the smallest coverage which Oklahoma law allows).
3. You may buy Uninsured Motorist coverage in an amount less than your bodily injury liability coverage but more than the minimum levels.
4. You may reject Uninsured Motorist coverage.

Please indicate below what Uninsured Motorist coverage you want:

I want the same amount of Uninsured Motorist coverage as my bodily injury liability coverage.

I want minimum Uninsured Motorist coverage (\$25,000 per person / \$50,000 per occurrence).

I want Uninsured Motorist coverage in the following amount: \$_____ per person / \$_____ per occurrence.

I want to reject Uninsured Motorist coverage.

Applicant's Signature

Date



OKLAHOMA MOTORCYCLE UNDERWRITING GUIDELINES

I. GENERAL UNDERWRITING GUIDELINES

1. All operators must have a valid Oklahoma driver's license with the motorcycle endorsement. A copy of the driver's license showing the motorcycle endorsement must be attached to the application.
2. A copy of the bill of sale, title or registration card must be attached to the application to show the correct vehicle identification number (VIN).
3. All operators must be listed even if they do not reside in the same household.
4. The motorcycle must be garaged when not in use if comprehensive and collision coverage are requested.
5. All operators age twenty-two (22) and younger must have completed a Motorcycle Driver Training Course. A copy of the Certificate of Completion must be submitted. The risk is unacceptable if the Certificate of Completion is not attached to the application.
6. The application must be mailed within five (5) days from the requested effective date.

II. DO NOT SUBMIT—UNACCEPTABLE RISK

1. TOUR RIDER PROGRAM—If the risk does not meet the eligibility requirements listed below.
2. HARLEY PROGRAM—If the risk does not meet the eligibility requirements listed below.
3. STANDARD PROGRAM—If any operator has more than one (1) motor vehicle at-fault accident, any major violations listed below or more than three (3) minor violations.
4. If the applicant is a company and / or trade name.
5. Motorcycles used for racing, speed contests or hill climbs.
6. Reconstructed (rebuilt), retitled, non-factory built motorcycles or motorcycles not found in the NADA Appraisal Guide.
7. Three (3) wheelers, four (4) wheelers, trikes, or trail (dirt) bikes except Goldwing conversions.
8. If the motorcycle is used for business.

III. ELIGIBILITY FOR THE TOUR RIDER PROGRAM

The motorcycle must:

1. have an engine size of 625 cc's or larger
2. be equipped with fairing and tour package (minimum of saddle bags or travel trunk)
3. have accessories insured for physical damage
4. be garaged in a locked structure when not in use
5. not be turbo-charged, structurally altered, or a three-wheeled vehicle
6. not be designed by the manufacturer for other than touring purposes

All operators must:

1. have at least one (1) or more years licensed driving experience on a motorcycle 500 cc's or more
2. have no more than one (1) at fault accident during the past three (3) years
3. have no major moving violations in the past three (3) years
4. have no more than two (2) minor moving violations in the past three (3) years
5. be twenty-five years (25) old or older

IV. ELIGIBILITY FOR THE HARLEY PROGRAM

The motorcycle must:

1. be garaged in a locked structure when not in use
2. not be turbo-charged, structurally altered, or a three-wheeled unit
3. be used for touring purposes and have accessories insured for physical damage
4. Be manufactured by and described as a Harley-Davidson

All operators must:

1. have at least two (2) or more years licensed driving experience on a motorcycle 750 cc's or more
2. have no more than one (1) at-fault accident in the past three (3) years
3. have no major moving violations in the past three (3) years
4. have no more than two (2) minor moving violation in the past three (3) years
5. be twenty-five (25) years old or older

V. MAJOR VIOLATIONS DEFINED

1. operating a motor vehicle while in an intoxicated condition or while disabled by reason of the use of drugs
2. leaving the scene of an accident without stopping to report
3. homicide or assault arising out of the operation of a motor vehicle or criminal negligence in the operation of a motor vehicle resulting in death
4. driving a motor vehicle at an excessive rate of speed
5. driving a motor vehicle in a reckless / careless manner
6. the accumulation of points under a state point system or a series of violations of the motor vehicle code which results in suspension or revocation of license

VI. MINOR VIOLATIONS DEFINED

All those not listed under major violations.

VII. CREDITS

1. MULTI-CYCLE CREDIT—A 10% credit will apply if two or more motorcycles are insured with Aegis
2. DRIVER SAFETY CREDIT—A 10% credit applies to all coverages if the principal driver of the motorcycle provides a copy of the Certificate of Completion from the Department of Motor Vehicles (20 hours), the Motorcycle Safety Foundation (22 hours) or any other Accident Prevention Program approved by the Department of Motor Vehicles.
3. RENEWAL / TRANSFER CREDIT—A 10% credit applies for operators with previous motorcycle insurance, with any company, during the previous twelve (12) months. A lapse in coverage is acceptable. This credit will also apply to renewal policies. A copy of the previous declaration page or identification card MUST be attached to the application. This credit is not applicable to Accident / Violation Surcharge business.
4. MARRIED OPERATOR CREDIT—A 15% credit applies if the principal operator of the motorcycle is married.

VIII. SAFE DRIVER INSURANCE PLAN SURCHARGE:

1. One (1) at-fault accident and two (2) minor moving violations—60%
2. Three (3) minor violations—60%

IX. MOTORCYCLE CLASSIFICATION

Refer to the Excel Spreadsheet listing motorcycle classifications on our website: www.aegisfirst.com

X. ACCESSORIES

There is no coverage for accessories unless they are scheduled. Accessories will not be scheduled unless a description and value for each accessory is provided.