

RECREATIONAL VEHICLES

BOATS, SNOWMOBILES AND ALL-TERRAIN VEHICLES

Physical Damage and Liability coverage is available for pleasure boats operated on inland waterways and unlicensed recreational vehicles used principally off public ways including the trailers that transport them.

1. UNDERWRITING GUIDELINES

- A. **SUPPORTING BUSINESS** - May not be written as a separate policy with KCM. Must be added by endorsement to an existing policy by attaching Recreational Boat Application, Field & Trail Application, or Accord Watercraft or ATV/Recreational Vehicle Application.

- B. **DRIVING HISTORY** - No member of the household may have more than 1 violation or 1 at-fault vehicle accident. If there is more than one driver, the household may have up to 2 violations or 1 violation and 1 at-fault vehicle accident within the past 3 years, however only 1 within the past 12 month period. A single ticket/accident combination will be counted as an accident only.

Any driver or member of the household who has had their drivers' license suspended or revoked during the past 3 years or requires a financial responsibility filing will not be acceptable.

A major violation by any driver within the past 5 years will disqualify the risk. Major violations include, but are not limited to:

- Leaving the scene of an accident
- Reckless driving
- Fleeing or attempting to elude a police officer
- Driving under the influence of alcohol or drugs
- Illegal transportation of alcohol (driver or passenger)
- Criminal offense
- Failure to stop for school bus

2. INELIGIBLE VEHICLES

Units exceeding 15 years of age, submit non-binding to Home Office for consideration. Also outboard boats exceeding 150 total horsepower and inboard or inboard/outboard boats exceeding 200 horsepower require underwriting approval.

Any recreational vehicle operated by a non-licensed driver.

Vehicles used in racing, speed or other performance contests.

A. Boats

1. Any boat with a value in excess of \$40,000
2. Kit or homemade boats. This includes boats installed with converted engines or non-marine engines
3. Jet boats, houseboats, hydroplanes, hydrofoils, airboats and ice boats
4. Boats with advertised maximum speed over 45 mph
5. Boats which have horsepower in excess of manufacturers advertised maximum
6. Boats used for Commercial purposes

B. Snowmobiles and All-terrain Vehicles

1. Snowmobiles and all-terrain vehicles over 800cc.
2. 3-wheelers
3. All-terrain vehicles licensed for road use.
4. Mini-bikes and trail bikes

3. VEHICLE DEFINITIONS

- A. **Boat** – a small open vessel, 26 ft. in length or less, powered by oars, sails, or motor and designed for use on water.
- B. **Snowmobile** – an unlicensed, factory produced motor vehicle designed for use principally off public ways, on snow or ice, using crawler-type treads or belts for locomotion. This does not include airplane type propellers or fans as a means of propelling itself.
- C. **All-Terrain Vehicle** – An unlicensed, four or more wheeled, factory produced motor vehicle designed for use principally off public ways, using wheels or balloon tires.

4. **BOAT TERRITORY**

Coverage to insured boats shall be confined to inland lakes and rivers of the continental United States and Canada. Such coverage shall not apply to oceans, coastal waters, or the Gulf of Mexico. Navigation on the Great Lakes will be subject to a 25% surcharge on the physical damage premium.

5. **LAY-UP PERIOD**

During the lay-up period specified, all coverage, except comprehensive coverage (if applicable) is suspended. The policy does, however, provide for occasional use of the vehicle insured during the suspension period.

- A. **Boats** – may be written for a 4-month lay-up or no lay-up.
- B. **Snowmobiles** – may be written for a 3 or 6 month lay-up.
- C. **All-Terrain Vehicles** – may be written for a 3-month lay-up or no lay-up.

6. **POLICY PERIOD**

- A. When a Recreational Vehicle or Watercraft Endorsement is attached to a Homeowner/Farmowner Policy, the policy period will be that of the attached policy. Additions, changes and deletions of recreational vehicles on a Homeowner/Farmowner policy will be pro-rata.
- B. To provide liability coverage on Recreational Vehicle or Watercraft Endorsement, it must be attached to a Homeowner/Farmowner policy with Personal Liability.

RATES:

Please call the Kane County Mutual Insurance Co. office for details.