



CALIFORNIA MOTORCYCLE REFERENCE GUIDE

Bike Types *(approved)*



Touring



High-
Performance



Cruisers
& Classics



ATVs



Golf Carts
& UTVs



Scoters



Dirt Bikes

Quoting Tips

- When assessing the vehicle value, do not list dealer-installed equipment as "Additional Equipment." Include any dealer-installed items in the value.
- Up to \$20,000 in Additional Equipment and Safety Apparel Coverage is available (see Underwriting Guide for specific exclusions). \$2,500 is available at no extra cost!
- We write ATVs, scooters, UTVs and golf carts. And, there's no limit to how many are on a policy!
- The purchase of a new bike often comes with a complimentary membership to an owner's association — making a customer eligible for our Association Discount!
- All types of prior vehicle insurance are accepted as proof of prior for a National General Insurance motorcycle policy.
- Bikes older than 15 years will be written using Program G — special cycles. They must include both liability and comprehensive, and will be written as stated amount.
- Acceptable vehicles can be found using the VIN verification or the Make/Model lookup. Makes not listed are unacceptable.
- Medical Payments coverage is available up to \$10,000.
- \$400 worth of helmet coverage is included at no additional cost on bikes with physical damage coverage
- Vehicles with a salvage title are not eligible for physical damage

Discounts

- Association Members
- Motorcycle Safety Foundation instructors and safety course participants
- Persistency
- Mature Driver
- Good Driver
- Multi-Cycle

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Acceptable Payment Methods

- Paid-in-full (receives discount)
- Automatic payments — Electronic funds transfer, credit card
- Flexible, installments ranging from two to 11-pay

Common Unacceptable Risks for Physical Damage *(See Underwriting Guide)*

- Custom-built, homemade, assembled or “kit” bikes (two-wheel, non-OEM)
- Drivers requiring a financial responsibility filing
- Drivers with an International, Diplomatic, or Revoked driver license status
- Dune buggies
- Rental, demo or race bikes
- Operators under 14 years old and under 21 years old on high-performance bikes
- Operators with “Motorcycle Sales” as the occupation and more than five vehicles on their policy
- Operators with six or more points in 23 months; 10 or more points in 35 months, or four or more comprehensive claims in 35 months
- Vehicles powered with V8 engines, no motor or engine, or an electric motor – excluding golf carts
- Vehicles rented or leased to others
- Vehicles not principally garaged or stored in California at least 10 months of the year



How to Contact Us

Customer Service

1-877-468-3466

Customer Claims

1-800-468-3466

Policy Service Website:

www.NatGenAgency.com

Mailing Address:

National General Insurance
5630 University Parkway
Winston-Salem, NC 27105



Territory Sales Manager:

Name: _____

Phone: _____ Email: _____