

Pacific Specialty Insurance Company groups motorcycles under the following types:

- BMWs
- Sport Bike
- Dual Sport / Enduro
- Standard Bike
- Scooters
- Touring / Sport Touring
- Cruisers
- Harley Davidsons

> PROGRAM COVERAGES AVAILABLE

- Liability Coverage up to \$250 / 500 / 100
- Uninsured Motorist Bodily Injury Coverage up to \$100 / 300
- Excess Medical Payments limits of \$1,000 per person
- Choice of Deductibles
- Accessory Coverage up to \$10,000 for additional premium. If Comprehensive Coverage is purchased, policy includes \$2,000 in Accessory Coverage.
- Comprehensive Only Coverage available
- Collision Only Coverage available for good drivers

> OPTIONAL COVERAGES

- Roadside Assistance
- Transport Trailer Coverage
- Emergency Expense
- Disappearing Deductibles

> DISCOUNTS AVAILABLE

- Good Driver = 20%
- Multi PSIC Policy = 5%
- Mature Driver = 5%
- Multi-Cycle (varies by rating factor)

> PROGRAM ENHANCEMENTS

- Operators with a foreign license are acceptable – Matricula not accepted
- Physical Damage Coverage is available for:
 - Harley Davidson Trikes
 - Can-Am Spyder Models
 - Honda Gold Wings w/ Trike Conversion Kits
 - Piaggio MP3 Models

> OTHER REQUIREMENTS

- Riding experience determined by the date the M1 is issued
- Bikes over 15 years old – Comp & Collision available if current market value exceeds \$2,500
- MVR not run for Off-Road Coverage
- No ATV / UTV or golf carts eligible for Street Coverage

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