

COME AS YOU ARE



Dairyland[®]

Product Guide Version 2023.01

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PRODUCER MEMO – FOR INTERNAL USE ONLY. Dairyland Cycle[®] and Dairyland Auto[®] property and casualty coverages are underwritten by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit sentry.com. Policies, coverages, benefits and discounts are not available in all states. Dairyland Cycle[®] is neither endorsed by nor affiliated with Harley-Davidson, Inc. or the Harley Owners Group.

General Policy Rules

This guide provides a general overview of our program. Not all information is applicable to every state. Refer to the state specific addendum for greater detail. Please refer to the policy and any applicable endorsements for specific details, as the policy/endorsement language will prevail, should there be any differences.

New Business

Quoting and binding should be completed through Agent.DairylandAgent.com. If you need quoting assistance or technical support, contact us at 800-334-0090.

Paper applications will not be accepted.

New business applications will be bound as of the date and time on the application if:

- payment is received.
- applicant has signed the application and all applicable documents.
- agent has uploaded the policy through Agent.DairylandAgent.com.
- application does not include any unacceptable risks.

Note: A future effective date may be selected. These policies will be in force as of 12:01 A.M. on that date.

Endorsements

Policy changes can be made electronically at Agent.DairylandAgent.com or by calling Dairyland Cycle Help at 800-334-0090.

- If the endorsement is submitted electronically, you must obtain all required signatures and retain the original documents. (Refer to the File Maintenance section for information on retaining documents.)
- Changes will be effective no earlier than 72 hours prior to the date the endorsement is submitted to us.
- Payment options will be available at time of endorsement.

When replacing a vehicle on the policy:

- If coverage is to remain the same, we need to be notified within 30 days from the purchase/acquisition date.
- If there are any changes to coverages, we need to be notified immediately.

Please contact us to process these endorsements:

- Cancelled or policies pending cancellation
- Trike addition and/or modification
- Transferring a policy to another state
- Changes or deletions of the Named Insured*
- Agent of record changes*

****These endorsements require customer signatures and must be faxed to 800-632-9947 or emailed to policydocuments@dairylandcycle.com.***

Renewals

- Renewal notices will be issued approximately 25 days prior to the policy renewal date. This may vary by state and will be noted in the state-specific addendum if different.
- Customers enrolled in automatic payments will have the first deduction drawn from their account on the policy renewal date, or if it falls on weekend or holiday it will be the next business date.
- Payments must be postmarked on or before the policy renewal date. Payments postmarked after the policy renewal date will be rewritten (restart with a lapse) with the effective date equal to the day after the postmarked date.

Rewrites (restart with a lapse)

- The rewrite window is 60 days from the cancellation or expiration date. In most cases, rewritten policies will maintain the same policy number with a lapse in coverage.
- Examples where the policy number **will** change include:
 - transferring policies to a new state
 - policies written outside the 60-day window

A new application and signatures will be required outside the 60-day rewrite window.

EZStart: After the 60-day rewrite window, the EZStart process can be used to prefill policy information for faster restarts. EZStart applications are treated as new business with a new policy number, requiring a new application and signatures. EZstart is available for up to one year from the policy lapse date.

Reinstatements (Restart with no lapse)

- We will allow reinstatements under certain circumstances, but that will not be available beyond a 5-day window from the cancellation date. However, a Statement of No Loss will be required at that time in either written or recorded audio form.

Reinstatements may be requested by contacting Customer Service directly during normal business hours.

Severe Weather Binding Restrictions

- When the National Weather Service has issued a severe weather watch, warning, or occurrence in an agent's area, binding authority will be suspended except for writing liability only policies.
- We may also restrict binding on other natural disasters such as a flood, earthquake, wildfires, etc.
- Agents are prohibited from increasing coverages on existing policies, which includes lowering deductibles.
- Reinstatements or rewrites are not to be bound if the policy includes any physical damage coverages.
- Binding suspensions will remain in effect until severe weather has passed and an "all clear" signal has been broadcast by the National Weather Service or binding authority has been reinstated by the Company.

Cancellations

- **Cancellations will be computed pro-rata.** All coverage will continue until a request to cancel is received from the insured.
- **We will allow back-dated cancellations under certain circumstances.**
- Refer to state addendum for specific cancellation penalties.

File Maintenance

- It is your responsibility to obtain all required signatures and maintain these original and supporting documents for as long as the policy is in force. The minimum retention period is **eight years after the policy cancels or expires**, or for a greater period if required by state law. These requirements apply to all acquired business written through us. Examples include:
 - New business policies
 - Transfer or purchase of another agency's book
 - Agent of record changes
- At our discretion we will audit your files to verify that forms have been properly completed and signatures obtained. They may also be requested from you in the event of a claim.
- All applicable discount proof and other supporting documents must be obtained and submitted to us as requested.
- Failure to obtain a signed application could result in consequences including but not limited to policy cancellation and/or an Errors and Omissions claim.

E-Signature

- The agent has the same responsibility to ensure customers sign all required documents properly and in a timely manner as a traditional wet signature process. Applications must be completed in full by the applicant, including completion of the appropriate rejections and initials. To help pursue any outstanding e-signatures, these policies will appear in the Follow-up section of our website's Agency Dashboard.
- Once the applicant completes the e-signature process, a copy of the application will be stored on our website.
- For more information regarding the e-signature process, please reference the 'Step-By-Step E-signature' instructions on our website.
- Failure to obtain a signed application could result in consequences including but not limited to policy cancellation and/or an Errors and Omissions claim.

Canadian Coverage

- To request proof of insurance for insureds traveling to Canada, you or the customer will need to call customer service at least seven business days (to allow sufficient mail time) in advance of needing the proof document.
- One vehicle per card which can be faxed, emailed or mailed. However, Canadian authorities require an original document.
- Cards will only be issued if the policy is paid through the dates required on the proof document.

Acceptability Vehicle Guide – Motorcycle



Standard: These are the most versatile motorcycles available, designed to be ridden on paved roads. They usually don't include fairings or windscreens.



Cruiser: With reclined seating, the rider's feet rest in a forward position comfortably as they cruise along. Most of these classically-styled motorcycles highlight their exposed engine and pipes.



Touring: Designed for long rides, these feature comfortable backrests, fairings and windscreens. Some even have navigation and stereo systems. The body is generally bulkier than a standard motorcycle.



Sport Touring: A combination of a sport bike and a touring motorcycle, these offer touring-style comfort in a more streamlined design, allowing the ability to navigate twisty roads and stop on a dime.



Sport Bike: With a lightweight frame, these performance-driven motorcycles are built for responsive handling and quick braking.



Dual Purpose: This unique motorcycle type upgrades a regular dirt bike with the components needed to make it "street-legal" (horns, lights, turn signals). It can be ridden on paved roads or off-road.



Scooter / Moped: A commuter's best friend, this smaller motorcycle is easy to ride with no gears to shift. It's ideal for getting around town because of its excellent fuel economy.



Trike: This type has three wheels instead of two. Usually converted from a regular motorcycle to a three-wheeler, trikes offer a stable ride with the added capacity for towing a trailer.



Reverse Trike: A three-wheeled motorcycle with two front wheels and one in the rear, with conventional motorcycle controls and features. These can be factory-built or crafted from a regular motorcycle.



Autocycle: Designed with two front wheels and one in the rear, these combine the open-air feel and performance of motorcycles with auto-style features and side-by-side bucket seating for two.



Electric Motorcycles: These are styled like other motorcycles but receive their power from battery cells instead of a conventional gasoline engine. Engine size is referred to in terms of kilowatts rather than cubic centimeters.



Limited Production Motorcycle: Small production or custom-made bikes. Not eligible for Comprehensive or Collision coverages. Exception basis only due to system limitations.

Acceptability Vehicle Guide – Off-Road Vehicles



ATV: A four or six wheeled vehicle designed for off-road use, with a straddle seat and handlebars.



Snowmobile: Also known as a “Snow machine,” has two front skis and a rear track system designed for snow use, with straddle seat and handlebars.



UTV: Also known as a “Side-by-Side,” a four or six wheeled vehicle designed for off-road use, with bucket or bench seats, a steering wheel, and some type of roll bar cage. May or may not have doors and/or a utility bed.



Dirt Bike: Also known as a “Trail Bike,” two-wheeled motorcycle designed for off-road use, does not have manufacturer components that would make it legal for on-road use.

Risks

Acceptable

Risks - Liability Only

These vehicles will not be eligible for Comprehensive or Collision Coverages:

- Vehicle with a total value, including optional equipment, greater than \$60,000
- Custom vehicles, one-of-a kind design, limited production or kits. Exception basis only due to system limitations.
- Vehicles with an engine larger than 2500 CCs
- Vehicle with any branded title including salvage or rebuilt
- Vehicle with an altered frame
- Vehicle not initially manufactured for sale in the United States
- Vehicle with state assigned VIN

Unacceptable Risks

Unacceptable Vehicles

- Dune buggy / sand rail
- Three-wheel ATV
- Golf carts
- Campers / RVs / Travel Trailers
- Segways
- Pocket bikes
- Mini Trucks
- Go carts
- Motorized standup skateboard / skate caddy
- Snow machine (multi-tracks)
- Motorized coolers

Risks, continued

Unacceptable Use and Characteristics

- Nitrous – Fuel delivery that uses nitrous oxide or similar performance enhancing compounds
- Business use / delivery
- Law enforcement
- Registered in name of a corporation or business
- Racing /competition
- Lienholder that is not a financial institution or entity whose regular business is the financing of motor vehicles
- Ride for hire (including funeral, escorts, parades, ride sharing, etc.)
- Leased or rented to others by the insured
- Vehicles without engine/motor
- Partially assembled (new business)
- Consignment

Unacceptable Operators are classified as those who either:

- have been convicted of insurance fraud or non-renewed by an insurance carrier for fraud; or
- had these violations/accidents within the last 36 months:
 - 3 or more major violations/convictions and 5 or more minor violations/convictions
 - 3 or more accidents
 - 4 or more not-at-fault accidents; or
- are less than 15 years old for operating a motorcycle, less than 10 years old for operating an off-road vehicle.

Rating Information

Operators

- All regular operators should be listed including those living outside of household.
- For rating purposes, the total number of members in the household needs to be reported (regardless of age).
- Each operator is rated on the vehicle they customarily ride. In cases where the number of riders exceeds the number of vehicles, the highest rated driver will be rated on the vehicle customarily ridden. In cases where the number of vehicles exceeds the number of operators, the operator developing the lowest premium will be rated on any excess vehicles.
- For rating and underwriting purposes, we use third party vendors to obtain and verify additional operator information. **While social security numbers are not required, it is recommended to obtain the most accurate rates.**
- The Named Insured(s) must be individuals and cannot be a business or a trust. A trust may be added as an additional interest. Please contact customer service.
- When listing a leaseholder on a vehicle, the leaseholder contract must be a minimum of 12 months.
- A leaseholder cannot be added in conjunction with a lienholder on the same vehicle.
- “Married” includes any person who is legally married or deemed married by state law, widow or widower, or in a civil union. It does not include any person who is divorced, separated or not living with their spouse.
- Insurance Score will be used when permission is given for all policies except when prohibited by statute.
- Loss history report may be included in review of underwriting decision.
- Our system will automatically update loss history reports based on results.
- Motor Vehicle Report (MVR) will automatically pull information tied to the driver and may impact rates.
- Riding experience should be based on the operator’s on-road experience.

Experience Period is defined as 3 years from the occurrence date of an accident or violation/conviction. All accidents, major and minor convictions will be counted.

- If an occurrence results in multiple convictions or accidents on the same day, all accidents and the highest chargeable violations will be counted.
- When multiple major(s) and minor(s) occur on the same day, we will count the major(s).
- When multiple minors occur on the same day, we will count one minor.

Discounts

Advance Quote Discount

- A discount will be applied if the policy is quoted and bound at least one day prior to the policy effective date.

Claim-Free Renewal Discount

- A discount will automatically apply upon Renewal if there are no at-fault claims or comprehensive claims that were paid by the Company that were \$500 or more from the previous policy period. Usage of Roadside Assistance does not affect this discount.

Experience Discount

- Discount is based on the years of on-road experience as a licensed driver.

Garaging Discount

- Applies if vehicle is primarily stored in a fully enclosed and secured structure.

HOG Discount

- Insured must be a member of the Harley Owners Group.
- Only applies to motorcycle vehicle types.
- Proof must be submitted except new model year bikes, when membership is included.

Home Ownership Discount

- Applied if the Named Insured owns a home, condominium, townhouse, or a mobile or modular home. Insured must reside in the home and be a declared operator on the policy.
- Proof must be submitted. The insured's name and property address on the document showing ownership must be the same as the mailing or garaging address on our policy.
- Acceptable proof includes:
 - Copy of Homeowner's Insurance policy declarations
 - Property tax assessment
 - Mortgage payment coupon

- Title for mobile or modular home
- Tribal agreements for Native American Reservations

Loyalty Discount

- Automatically applied when a vehicle replacement or addition is completed on a policy that has been in effect for 12 or more continuous months, if the replacement vehicle is a newer model. The added or replaced vehicle's age impacts this discount:
 - If the vehicle age is less than one-year-old as of the policy effective date, a 6% discount will apply. The 6% discount will reduce to 3% once applied for a full renewal term and expire upon the second full renewal term.
 - If the vehicle age is 2 - 4 years old as of the policy effective date, a 3% discount will apply. The 3% discount expires once applied for a full renewal term.
- The replacement or addition must be the same vehicle type to qualify.

Motorcycle Endorsement Discount

- Applies when the operator has a valid motorcycle license or endorsement on their driver's license.
- Proof does not need to be submitted, however, must be retained by you for audit purposes.

Multi-Line Discount

- Applies if the Named Insured has one or more additional personal lines insurance policies through any carrier within your agency.
- Proof does not need to be submitted, however, must be retained by you for audit purposes.

Multi-vehicle Discount

- Automatically applies if there are two or more vehicles on the policy.

Operators Safety Course Discount

- Completed an approved safety course for the applicable vehicle type within the last 5 years. (This does not include an automobile driving course).
- Proof does not need to be submitted, however, must be retained by you for audit purposes.

Ownership Discount

- Discount is based when any vehicle does not have an Additional Insured – Lessor or Lienholder present.

Paid-in-Full Discount

- Applies to Direct Bill and Automatic Payments when full term premium is made in a single payment at new business and/or renewal.

Prompt Payer Discount

- Automatically applies at renewal if customer has had no lapses, late payments, NSF's or short payments in the previous policy period.

Rider Group Discount

- Insured must be a member of an approved rider group (see addendum for a list of acceptable groups or it also can be found on Agent.DairylandAgent.com).
- Eligible rider groups may vary by state and are subject to change at any time. A full listing will be displayed during the quote process.
- Proof does not need to be submitted, however, must be retained by you for audit purposes.
- The Rider Group list includes selections for Active/Retired Military and Active/Retired Law Enforcement.

Transfer Discount

- Applies on a New Business policy when Named Insured has had prior insurance within the last 60 days.
- Proof must be submitted if transferred from another carrier. The Named Insured listed on the other carrier's documents (proof) must be the same as the Named Insured listed on our policy. Acceptable proof includes:
 - Policy declarations or renewal notice
 - Identification card
 - Letter of experience on company letterhead
- Proof is not required for prior Dairyland policies; however, policy number should be included in the application remarks
- Exception: Personnel returning from overseas duty (government/military/private sector) will be given credit for continuous coverage.

Surcharges

(for state-specific information, please see addendum page.)

Foreign/International Driver's License

- Any operator who does not have a valid U.S. license, but has a valid foreign or international license, will be assessed a surcharge.
- After a U.S. license has been obtained and the information has been provided to us, the surcharge will be dropped as of the next renewal.

Unverifiable Driving Record

This will be assessed on any operator whose driving record cannot be verified by a state's bureau of motor vehicles. Premium will be recalculated when a valid MVR is received within the first 60 days of the effective date of the policy or endorsement, or at the next policy renewal if received after 60 days. We will not run an MVR for any operator who does not have a valid US license.

Vehicle Modification

A surcharge will apply to any vehicle with any of the following:

- branded title such as salvage, flood, etc.
- state assigned VIN
- equipped with a turbo/super charger
- modified frame
- engine modifications
- custom extended fork

Coverages

(for state-specific information, please see addendum page.)

Comprehensive and Collision Coverage includes the following benefits:

- In the event of a theft of a covered vehicle, our base policy will pay alternative transportation expenses that begin 48 hours after the theft has been reported to us and at a limit of \$20/day, \$600 maximum.
- We will pay replacement cost on rider safety apparel (including helmets, leathers, riding boots, gloves and protective eyewear) worn at time of loss – up to \$2,000.
- Coverage will extend to rented vehicles from a licensed facility or dealer.
- Includes Optional Equipment up to \$5,000 for a motorcycle and \$1,000 for an off-road vehicle (additional coverage amounts can be purchased – see Optional Equipment section).

Specialty Coverages

Optional equipment

Optional equipment means options, equipment or enhancements that were not factory standard on the vehicle. Items are considered factory standard if they were included as part of the manufacturer's original assembly of the vehicle. Optional equipment includes, but is not limited to:

- Equipment added by anyone, including the customer, dealer, or previous owner(s) of the motorcycle or by a company that specializes in retrofitting motorcycles.
- Any electronic equipment, antennas, and other devices used solely to send or receive audio, visual, or data signals, or play back recorded media. Such equipment must be permanently installed on a covered motorcycle using bolts or brackets, including slide-out brackets.
- Sidecars.
- Custom paint, custom plating, and custom exhaust.
- Non-motorized trailers designed to be towed on public roads by any of our insured vehicle types; a trailer is not designed to carry passengers

- Trike conversion kits.
- Add-on equipment for storing, hauling or carrying personal property (i.e. cargo box, gun rack, bed rack, door bags)
- Roll bars, doors, roofs, other added-on equipment features that were installed by the dealership, owner, or after-market retailer.

For vehicles with Collision and Comprehensive coverage, \$5,000 of optional equipment coverage is included with the policy for a motorcycle, and \$1,000 of optional equipment coverage is included with the policy for an off-road vehicle.

- Up to \$20,000 available for purchase in increments of \$100 for motorcycles and \$1,000 for off-road vehicles (when Comprehensive coverage is purchased).

We will pay Actual Cash Value (ACV) on optional equipment unless Physical Damage Plus is purchased. To determine the value of optional equipment:

1. Determine value of each specific piece of optional equipment that has been added on.
2. Determine value of each specific piece of factory standard equipment that has been replaced with the optional equipment.
3. Subtract value of factory standard equipment from value of optional equipment
4. Difference is the value of optional equipment

Example: a Harley-Davidson seat (\$350) replaced with a Corbin seat (\$650) means you should list \$300 as optional equipment value.

Coverage not available on motorcycles with the Agreed Value endorsement.

Physical Damage Plus Endorsement

- This provides a guarantee to use only “Genuine Manufacturer’s Parts” when repairing the vehicle.
- This coverage provides Replacement Cost on all optional equipment without depreciation in the event of a total loss of that optional equipment – must have been purchased in the past 5 years, otherwise we will pay Actual Cash Value (ACV).
- Available when Comprehensive and Collision coverage is purchased.
- Available for all vehicle types

Coverage not available on motorcycles with the Agreed Value endorsement.

Replacement Cost

- This coverage provides replacement cost if the bike is considered a total loss. Replacement cost is not applicable if the loss is due to theft and/or larceny. Replacement cost means the cost at the time of loss of a new, unused motorcycle with a year, make, cc size, and model similar to the one damaged or destroyed.
- Coverage applies only to a motorcycle:
 - Not previously owned, titled or registered
 - With a Model Year two years old or newer
- The model age applies as of the time of the policy renewal. At the policy renewal when the vehicle is three years old, Replacement Cost Coverage will cease and this endorsement will no longer apply. The loss settlement method will change to Actual Cash Value.
- A model year will change October 1st of each year. For Ex. on October 1st, 2016 a 2016 model would be considered one (1) year old.
- Optional equipment is not covered through this endorsement.
- Available when Comprehensive and Collision coverage is purchased.
- Available ONLY for motorcycles.

Coverage not available on motorcycles with the Agreed Value endorsement.

Trip Interruption

- This coverage applies to a motorcycle in the event of a mechanical breakdown or a covered comprehensive or collision loss. The disablement must occur more than 100 miles from the insured's principal place of residence.
- A \$500 maximum per disablement is allowed including the following:
 - Up to \$100 a day for temporary lodging.
 - Up to \$45 per day for alternate transportation.
 - Up to \$50 a day for meals.
 - Up to \$400 for advance deposits on reservations. Every attempt must be made to recover these deposits or cancel the reservations before any cost is actually incurred.
 - Receipts must be provided.
- Available when Comprehensive coverage is purchased.
- Available ONLY for motorcycles.

Roadside Assistance

- Provides a 24-hour toll-free towing and roadside service when a covered motorcycle is disabled due to mechanical or electrical breakdown.
- Includes assistance for battery failure, flat tires, lockout, and insufficient supply of fuel, oil, fluid or water.
- Service is provided **ONLY** through our pre-authorized vendor, and **MUST BE OBTAINED** by calling 855-817-6506 (motorcycle). This number is listed on the insured's ID card.
- If this coverage is added anytime other than policy inception or vehicle change/addition it is to be effective 1 day after the request.
- Available **ONLY** for motorcycles.

Rental Reimbursement

- This coverage will pay up to \$45 per day, to a maximum total payment of \$1,350, for the necessary rental of a substitute vehicle while the motorcycle described in the policy declarations or its replacement is disabled as a result of a collision or comprehensive loss covered by this policy, other than theft of the entire motorcycle (in the event of a theft refer to our base policy coverage).
- Rental Reimbursement pays expenses that begin 24 hours after the motorcycle is disabled.
- It does not pay for any mileage charges.
- Available when Comprehensive coverage is purchased.
- Available **ONLY** for motorcycles.

Diminishing Deductibles

This is a per vehicle coverage. When purchased for a specific vehicle, this coverage provides a reduction in your Comprehensive and Collision deductibles upon renewal when there are no claims or lapses on your policy during the prior term. We apply a \$200 reduction on the first renewal and \$100 per renewal thereafter until it reaches zero.

- This coverage can only be added at the beginning of a policy term and will not be retroactive.
- The diminished deductibles reset to the selected deductibles for both Comprehensive and Collision coverages, if there is a lapse in coverage or a loss paid under either coverage.
- Available when Comprehensive and Collision coverage is purchased.
- Available for all vehicle types, motorcycles and off-road vehicles.

Agreed Value

This endorsement is designed to provide coverage for **motorcycles** with above average or near perfect condition. It designed for **motorcycles** of a more collectible nature (and hence more valuable).

- **This endorsement requires a customer to obtain an acceptable appraisal from our approved vendor. The insured cost for this appraisal is currently \$75.00.** Upon selection of this endorsement, we will generate an assignment to our approved vendor, DCI Solution, Inc. DCI will contact the customer within two business days of the assignment.
- Appraisal must be completed to the company within 30 days of the coverage effective date. If appraisal is not received, the Agreed Value endorsement will be removed and the policy will revert to Actual Cash Value (ACV) for loss settlement. The premium will be adjusted accordingly.

Motorcycles (no other vehicle types accepted) that are eligible for this endorsement include the following:

- 25 years or older

Customer should periodically determine whether the Agreed Value is acceptable to them. If they would like the valuation updated they should contact customer service to initiate a new appraisal.

Other appraisals may be considered, however, customers must contact customer service for prior approval.

Optional Equipment coverage will not be available with this endorsement as the optional equipment value is already included in the appraisal value.

Enhanced Permissive Use

This endorsement provides the full limits of liability coverage purchased on the policy for any driver who has the permission from the insured person to operate the vehicle.

- Without this coverage, any driver who has permission from the insured person will only have the state's minimum liability coverage not the limits purchased by the insured.
- Available for off-road vehicle types.

Submersion

This coverage pays for expenses incurred for the salvage or recovery operations due to a complete or partial submersion of the vehicle.

- The maximum limit is \$2,500.
- Available for off-road vehicle types.

Transport Trailer Physical Damage

Enclosed Trailer



Open Trailer



This endorsement can be added to any vehicle type and pays for accidental damage to your **transport trailer** caused by events such as fire, severe weather, vandalism, flood, theft or impact with animals, another object or a vehicle upset.

- A **transport trailer** must be principally designed for transporting a motorcycle or off-road vehicle. This means trailers **with any living or sleeping quarters is an unacceptable risk.**
- Available for all vehicle types.
- Available in four increments of coverage, with a \$500 per occurrence deductible: \$2,500, \$5,000, \$7,500, \$10,000.

Billing and Payments

Payment Plan Options:

Plan	Total Premium	Down Payment	Installments	Automatic Payments	Direct Bill
Full Pay	All	100%	N/A	Available	Available
3-Pay	\$150 +	40%	2 @ 30%	Available	Available
6-Pay	\$150 +	25%	5 @ 15%	Available	Available
12-Pay	\$150 +	8.33%	11 @ 8.33%	Required	N/A

***Note – Not all Payment Plans are available in all states or for all vehicle/bike types.**

The first installment will be due 30 days from the effective date of the policy and subsequent installments will be due every 30 days from there until the policy term is paid.

There are two different billing types available:

1. Direct Bill
 - This is the default billing type.
 - Approximately 14 days prior to the due date, a paper invoice will be sent to the insured.
2. Automatic Payments
 - Enrollment is required.
 - Enrollment is available any time during the policy term. Any bills generated prior to enrollment will not be made via automatic payments and should be paid accordingly.

- Once enrolled, payments will be automatically deducted from the insured's account on a specific date. The payment method for this automatic deduction can be from a checking, savings, debit or credit card account.
- In place of a bill, a payment schedule (which includes the amount due and deduction date of each installment), will be sent to the insured. A new payment schedule will only be sent if an amount due or deduction date changes.
- The policy will be removed from Automatic Payments if funds are not available in the account provided, and will switch to Direct Bill. A returned payment fee will apply.

Endorsements

- If the policy is paid through the term and an endorsement is made that results in additional premium greater than \$150, the balance will be split into 3 additional installment bills (if there enough time in the policy term). If it is less than \$150, 1 additional bill will be created. Fees may apply for these additional installments.
- If the policy is not paid through the term and an endorsement is made, the additional premium will be spread among the remaining installments.

Fees

- A late fee will be charged if a payment is postmarked after the due date of an invoice.
- A returned payment fee will be charged if a payment is not honored due to insufficient funds, invalid/closed/expired account, stop payment or any other reason.
- A fee will apply to each installment in both automatic payments and direct bill.
- A cancellation penalty will apply if an insured requests to cancel the policy prior to the term expiration date.

Loss Settlement

We will pay to repair or replace the damaged vehicle and its optional equipment to its pre-loss condition. If the vehicle is stolen, or considered a total loss, there are 3 different payment methods that can be used when settling Comprehensive and Collision claims. All loss settlements will be reduced by any applicable deductible.

1. Actual Cash Value

- We will determine and pay the fair market value of the vehicle and its optional equipment up to the limits stated on the declaration page.
- If Physical Damage Plus endorsement is present and optional equipment cannot be repaired we will pay to replace it without depreciation, provided the optional equipment was purchased within the last 5 years.

2. Replacement Cost

- We will pay replacement cost on the vehicle and its optional equipment.
- Endorsement must be applicable to the appropriate vehicle being declared a total loss and listed on the declaration page.

3. Agreed Value

- We will pay up to the agreed value shown on the declaration page.
- Endorsement must be present and listed on the declaration page at the time of loss.

Contact Us

CUSTOMER SERVICE – 800-334-0090

Additional Contact Options:

Fax

Customer Service
Discount Proof: 800-632-9947

Claims:
888-729-2225

E-mail

Customer Service:
help@dairylandinsurance.com

Discount proof:
policydocuments@dairylandcycle.com

Mail

Dairyland Insurance
P.O. Box 8047
Stevens Point, WI 54481-8047

Claims:
Motorcycle Claims Center
P.O. Box 8042
Stevens Point, WI 54481-8042

Roadside Assistance

24-Hour Toll-Free #: 855-817-6506 (Motorcycle)

Payment Options

Agent Payments

Agent.DairylandAgent.com

- Agent Sweep
- Customer Credit card and e-check accepted*
*Credit card should not be an agency owned credit card

Customer Self Service

My.DairylandInsurance.com

- Make a credit card or e-check payment
- Print ID cards
- Manage bill alerts
- View and print policy documents

Dairyland Sales Support

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