

DAIRYLAND'S CUSTOM-BUILT

NEW MOTORCYCLE PRODUCT

Dairyland Cycle's new product allows us to offer you more flexibility, more accurate rates and more discounts, on a wider range of vehicles. Keep reading for details about:

Faster, more intuitive writing

We've asked for feedback from agents all over the country, and remodeled our screens to fit the way your business and customer needs. Write faster, accept more types of payments, get urgent policy notifications and see common make/model information faster!

More sophisticated rating

Our new product features industry-leading rating variable, making us a better fit for:

- Customers with the best credit, as well as newer bikes
- Accidents and violations are now treated separately to better reflect risks
- Customers with Uninsured Motorist
- Scooters, mopeds, and smaller motorcycles too
- Riders with more riding experience
- *And more!* See your state guide for more information.

To ensure more accurate rates when quoting, you may be asked some new questions versus what you're used to on our prior system. This information will integrate in our quote to ensure the rates best fit the risk.

Custom Coverages

Your customers don't wear one-size-fits-all gear; why should their coverage be any different? Tailor our Policy Coverages based on your individual customers' needs for a true custom coverage.

Diminishing Deductible

Riders with a great driving record can watch their deductible shrink in the rear-view mirror. Diminishing Deductible reduces Comprehensive and Collision deductibles upon renewal when there are no claims or lapses on a policy during the prior term. It keeps reducing at each loss-free term... down to zero!

Agreed Value

Does your customer have a bike 25 years or older? It may have a special value to the rider, and their coverage can reflect it. An acceptable appraisal allows them to insure it for an agreed set value. Unlike our prior Vintage coverage, Agreed Value doesn't require a separate policy.

Fly and Ride Coverage

Customers who get off a plane and get on a rented bike enjoy the same coverage as if they rolled out of their garage. It's that simple.

E-signature

With e-signature, you start the application and your customer can sign it online. You can even accept payment over the phone! It's a great way to bind a remote customer who can't make it into your office.

EZStart

For up to 12 months after lapse, you can restart a Cycle policy the E-Z way! We'll fill in relevant information, such as customer and vehicle information, to save you time. You'll still need to verify a few details, but you're mostly good to go. *Please note: Cycle policies will restart in the product they were originally written. If your Cycle customer wants to take advantage of our new product's features and discounts, you'll need to write a new policy.*

Cancellations

We know an agency cancellation isn't ideal, and you want it to be a painless process that preserves your agency's reputation with the customer. That's why we've made cancellations a more straightforward process that doesn't remove discounts.

More Payment Flexibility

Every payment plan offers automatic payments! Our new system accepts Mastercard, VISA, American Express and Discover.

Additional Discounts

In addition to all of our existing discounts*, customers can stack on these new ones:

- Paid-in-full discount, plain and simple
- Garaging discount for customers that keep their bike in secured storage
- Advance Quote Discount for 'early bird' customers who quote/bind in advance
- Claim-Free Renewal Discount – not to be confused with Diminishing Deductible, this discount is an additional way for your safe riders to save money
- Prompt Payer Discount for timely payments on renewing policies
- Motorcycle Endorsement Discount for customers who obtained a motorcycle endorsement on their license

PLUS, policy documents now list all discounts, so your customers get an ongoing reminder how much you've helped them save. **Winter Discount has been replaced by a more robust rate savings that lasts all year-round!*

A few things to note about prior/existing policies:

- For now, all Cycle business will be serviced on the system that originally bound it.

- Any unbound Cycle quotes from our prior system will not carry over (but you can access, bind or edit them on our prior system for a 30-day grace period).
- While prior Cycle policies retain their existing policy number, new policies will have an 11-digit number with no prefix.
- In states where available, the Dairyland ATV product continues to be written on our prior system at this time.

[Looking for more information?](#)

Please review your state guide for complete details.