



Personal Motorcycle Quick Reference Guide

This document is an overview of the QBE personal motorcycle program and is subject to change. Please refer to the underwriting guidelines found in our Document Center at ArrowheadExchange.com for additional program rules and procedures.

	Topic	Yes	No	Additional Information
	Driver			
	Exclude a Co-registered owner	x		AZ, WA and TX only
	Exclude Registered Owner		x	
	Spouse required to be added or excluded		x	Subject to underwriting discretion
	Exclude Spouse	x		AZ, WA and TX only
	Proof of Marriage		x	
	Business Use		x	Business use not acceptable
	Riding Experience		x	
	SR22 Eligibility	x		Motorcycle must be only form of transportation
	License experience out of state	x		
	Matricula Consular	x		AZ, NV, NY and OR only
	License not issued, pending	x		
License suspended	x			
Valid motorcycle license		x	Acceptable, but not required	
	Motorcycle			
	Registration out of State	x		
	Registration not in name of named insured		x	
	Accessory Coverage	x		\$2,000 included with Physical Damage
	Special construction, Trikes		x	
	Dirt bikes, ATVs, Electric, Motor scooter	x		
	Salvaged motorcycles	x		Liability only
	Physical Damage over 15 years old		x	Liability only
Inspection required for physical damage	x		Inspection form or Photos retained by producer	
	Payments			
	Late Payments	x		Yes, within 30 days of lapse + Fee
	Future Effective Dates	x		Yes
	Down payment Methods	x		EFT, credit card
	Installment Methods	x		EFT, E-check, credit card
	Insureds Ability to Make Payment	x		Yes, ArrowheadExchange.com
Policy Terms Available	x		6 & 12 month terms	
	U/W			
	Clue Report		x	
	Credit Report		x	
	\$ Required for endorsements		x	Submit via Arrowhead Exchange
	Discount	x		Multivehicle, good driver, mature driver, safety course, renewal, anti-theft, and Riders Club
Required Documentation upon submission		x	Signatures and no-fault retained by producer	