

Florida

Motorcycle & Off-Road Vehicles

Eligibility Guidelines



Safeco Insurance Company of Illinois

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A Liberty Mutual Company

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Amended Date of Revised Material
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Additional Permitted Vehicles - Effective

November 16th, 2019

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What's New

Amended Date of Revised Material

12/16/19

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Eligibility Guidelines

Safeco seeks to insure stable, responsible customers at competitive premiums. These customers have the potential to enjoy a long-term relationship with us and present the opportunity to write additional lines of business. We rely on our agents to underwrite the risks, confirm eligibility requirements are met and to ensure the vehicles are well maintained.

Our rating model was built upon a history of disciplined underwriting, but even if a rate is offered, we expect our agents to practice disciplined front-line underwriting to determine if this is a customer that will enjoy a long-term relationship with your agency and with us.

While any customer may have that occasional mishap, we both want to enter into a relationship with someone who is responsible, takes care of themselves and their property and pays their bills on time.

General Eligibility

This section details the types of vehicles permitted in the Motorcycle program and the rules for writing these vehicles.

Vehicles includes Cruiser, Tour, Tour Sport, Standard, Sport Bike, Super Sport, Dual, Off-Road Motorcycles; All-terrain Vehicles (ATVs), Scooters or Mopeds, Limited Production Cruisers, Homemade or Kit Bikes, Trikes, Two Wheeled Electric, Snowmobile, Dune Buggies, Golf Carts, Autocycle, Low Speed Vehicles, and Alternative Three Wheeled Vehicles.

Vehicles are intended for personal use. Business/company/commercial ownership or use not permitted.

Vehicle Types

Permitted Vehicle types

The vehicle types shown below are a general representation of the vehicles written in our program. In addition to the vehicles shown below, the vehicles shown in the Additional Permitted Vehicle Types table are also permitted in the program.

Cruiser



Tour Sport



Sport Bike



Tour



Standard



Super Sport



Dual



All-terrain Vehicle (ATV)*



Snowmobile Regular



Off-Road



*Permitted for Off-Road use only

Scooter or Mopeds



Snowmobile Sport



Snowmobile Touring



Trike



Golf Cart*



Limited Production Cruiser



Homemade/Kit



*Permitted for Off-Road use only

Additional Permitted Vehicle types - Effective December 16th, 2019

Autocycles



Alternative 3 Wheel vehicles



Low Speed vehicles*



2 wheel Electric & Personal Transporters



Dune Buggy & Sand Rail*



*Permitted for Off-Road use only

*Max weight 3500lbs, max engine 1750cc

Additional Permitted Vehicles - Effective December 16th, 2019

- **Autocycle**

- Three wheeled motor vehicle designed for on road and use equipped with a steering wheel
- Seating that does not require the operator to straddle or sit astride
- Complies with federal motorcycle safety requirements

- **Three Wheeled Alternative Vehicle**

- Three wheeled motor vehicle designed for on road use equipped with handle bar steering
- Seating that does not require the operator to straddle or sit astride

- **Low Speed Vehicle (LSV)**

- A four-wheeled motor vehicle whose top speed is more than 20 miles per hour and not more than 25 miles per hour
- Assigned 17 digit VIN
- 25 miles per hour on paved surfaces
- Gross Vehicle Weight Rating is less than 3,000 pounds.

- **Two-Wheeled Electric and personal transporters**

- Any motorized personal vehicle used for transporting an individual at speeds normally not exceeding 16 miles per hour;
- E-bikes are included in this classification
- Segway is included in this classification

- **Dune buggies and Sand rails**

- with a gross vehicle weight not more than 3,500 lbs
- Maximum engine size of 1,750 cubic centimeters

Permitted Vehicles- On Road use of Off -Road vehicles

- Off-road vehicles that have been converted for street legal use are eligible for coverage provided:
 - State/local regulations allow for use of the vehicle on public roadways.
 - The motorcycle policy provides coverages required by the state for use of the vehicle on public roads. In some states the motorcycle and auto policies are required to provide different coverages. Visit [SafecoNow.com](https://www.safeco.com/Florida/Insurance/Products/Personal-Auto/Insurance/Insurance-Products/Insurance-Products.aspx) for additional information.



Other Permitted Vehicles

- Limited Production Cruiser
- Homemade or Kit Bikes
- Trikes
 - Converted to a three-wheeled vehicle with a trike conversion kit
 - Kit must be produced by: Lehman Trikes, Motor Trikes, The Trike Shop, California Sidecar, D.F.T., Tri Wing Industries, Champion Sidecars or Hannigan Motorsports
 - Must have the original motorcycle manufacturer's engine
- Golf Cart
 - a motorized land vehicle principally designed for use off public roads and on a golf course;
 - Not issued 17 digit VIN
 - Individually owned
 - Standard performance only
 - Secure storage preferred
- Snowmobiles
 - Sport
 - Touring
 - Regular

Ineligible Vehicle Types

The vehicles shown below are a general representation of vehicle types that are not permitted in our program. In addition to the vehicles shown below, the vehicles listed in the **Additional Ineligible Vehicle Types** table are also not permitted.

Three Wheel ATVs



Go Carts



Vehicles Made for, and Used by, Young Children

These types of off-road vehicles are generally 50 cc's or less.

Kids Four-Wheeler



Kids Dirt Bike



Mini Bike



Additional Ineligible Vehicles & Modifications

- Motorcycles rented or leased to others
- Motorcycles used for business purposes or commercial purposes including pick-up or delivery of goods, funerals or escort service
- Motorcycles used for racing or speed contests
- Motorcycles containing nitrous oxide kits
- Motorcycles with front fork extension greater than six inches over original manufacturer's length
- Motorcycles with handle bar extension greater than six inches over original manufacturer's length
- Dune buggies and Sand Rails
 - with a gross vehicle weight greater than 3,500 lbs; or
 - with a maximum engine size greater than 1,750 cubic centimeters; or
 - converted or licensed for on road use
- Three wheel ATVs
- Motorcycles on a consignment lot
- Motorcycles not fully assembled or individual parts
- Physical damage only policies
- Trikes with front fork modifications
- Golf carts or low speed vehicles with corporate/company/commercial ownership or use
- Low speed vehicles used on public road ways (for example, quick trips to the store or commuting to work)
- Vehicles not garaged more than 6 months a year in the state it is being written

Vehicles NOT eligible for Physical Damage Coverage

- The following are not eligible for physical damage coverage:
 - Limited Production Cruisers over the maximum insurable amount of \$40,000
 - Vehicles 25 years of age and older and over the maximum insurable amount of \$20,000
 - Previously totaled vehicles or vehicles with salvage titles
 - Homemade/kit motorcycle/ATV/snowmobile
 - Dune Buggy/Sand Rail

Ineligible Operators

- Operators with a canceled, revoked or suspended license
- Operators of “street” or “dual” motorcycles who do not have a motorcycle endorsed U.S. or Canadian driver's license (valid Canadian Abstract report is also required for eligibility)
- Operators of “dirt” motorcycles or ATVs (not licensed for road use) who are not at least 14 years of age
- Operators of street motorcycles who are not 16 years old or older
- Operators of “dirt” motorcycles or ATVs (not licensed for road use) who are 16 years old or older who do not have a valid U.S. or Canadian driver's license
- Operators with a foreign or international (excluding Canadian) driver's license
- Any applicant who has been convicted of insurance fraud
- Any applicant who requires an SR-22 filing
- Operators who are not permanent residents of the named insured's household
- In the 36 months prior to the effective date, operators can have no more than:
 - Two major violations
 - Three at-fault accidents
 - Six minor violations
- If the insured has more activity in any category, the risk becomes unacceptable. For instance, seven minor violations would not be acceptable, even if there is no activity in the other categories.

Definitions and Reference Information

- For more information with pictures and specs, visit [Safeco's Vehicle Identification Guide](#)

Cruiser

Two-wheeled motorcycle which consists of:

- full view engine,
- upright operator seating position,
- extended or pull back handlebars and
- forward mounted foot controls
- Suzuki Intruder, Harley Davidson FX series, Honda Shadow and Yamaha V Star, for example.

Tour

- Two-wheeled motorcycle comprised of large fairings, luggage compartments, audio systems, etc. to increase rider comfort over long distance travel.
- Honda Goldwing, Harley Davidson FL series, for example

Tour Sport

- Combines sport aerodynamic styling with long distance touring features
- Honda ST1100, for example

Standard

- A basic motorcycle which usually features upright seating for one or two passengers
- Catchall category for all street legal motorcycles that do not fall into any of the other classes and do not require stated amount rating
- Honda Nighthawk, for example

Sport Bike

- Less aerodynamic than the super sport classification
- Often referred to as “naked” or as a bike with a half fairing
- Yamaha Seca, for example

Super Sport

- Incorporates racing developed technology along with full fairings and aerodynamic styling
- Honda CBR, for example

Dual

- Two-wheeled motorcycle designed for off-road use and equipped as street legal

Off-Road

- A two-wheeled motorcycle designed for off-road use and not street legal

All-terrain Vehicle (ATV)

- Four- or six-wheeled vehicle equipped with an engine and primarily designed for off-road use

Scooter or Mopeds

- Two-wheeled vehicle with small wheels and a low-powered gasoline engine geared to the rear wheel or
- Lightweight motorized bicycle that can be pedaled, as well as driven by a low-powered gasoline engine

Homemade/Kit Motorcycle/Snowmobile/ATVs

Any motorcycle constructed or assembled including, but not limited to:

- non-factory built
- built from kit
- after market frame
- been rebuilt
- re-titled
- salvaged
- has a non-factory engine case
- any motorcycle with a state assigned vehicle identification number (VIN)

Trikes

- A motorcycle converted to a three-wheeled vehicle with a trike conversion kit
- Trike conversion kit must be listed under Custom Parts and Equipment and a separate premium paid

Limited Production Cruiser

- Any non-Harley limited production cruiser
- Boss Hoss, Surgical Steeds, Pure Steel, American Ironhorse, for example
- Physical damage coverage will be rated as stated amount

Snowmobile

A small vehicle with ski-like runners in front and tank like treads, used for driving in or traveling on snow

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