

# THE SAFE TRIP MOTORCYCLE PROGRAM FROM SENTRY INSURANCE



**SENTRY**  
INSURANCE

Safe Trip Motorcycle Program is underwritten by Dairyland Insurance Company a member of the Sentry Insurance Group. All monetary amounts are expressed in U.S. dollars.

Insure your motorcycle with one of America's leaders in providing motorcycle insurance. Sentry's commitment to Strength, Protection and Vigilance allows us to provide security to a growing number of customers, and bring peace-of-mind to and meet the needs of our customers by providing superior service. If you are planning to ride your motorcycle during your next visit to the United States, Sentry Insurance has a program designed especially for you. Our **Safe Trip Program** can provide you the coverage you need when you ride your cycle in the United States and Canada. Certain restrictions apply. A partial list of the conditions appears on the application. Our "Plain Talk<sup>®</sup>" Motorcycle policy will spell out each coverage or limitation in easy to understand English.

Let us provide the protection you need to cover yourself and your cycle. There are three major types of coverages:

- **Bodily Injury and Property Damage Liability.** This coverage protects you against claims other people make against you for injury or damages they incur when you are at fault in an accident.
- **Comprehensive coverage.** This coverage protects your motorcycle from accidental damage caused by other than a collision loss. Coverage is subject to a deductible amount, which you must first pay when a covered loss occurs. The deductible is the same as your collision coverage deductible, and may apply separately.
- **Collision coverage.** This coverage pays for damages to your cycle when your cycle hits another object or vehicle, is hit by another vehicle or rolls over. Coverage is subject to a deductible amount, which you must first pay when a covered loss occurs. The deductible is the same as your comprehensive coverage deductible, and may apply separately.

You also have the right to purchase three other important coverages. These coverages are not included in the coverage options described below and **MUST BE PURCHASED SEPARATELY** by completing the appropriate section of the application. These coverages are Medical Payments coverage, Uninsured Motorist coverage and Underinsured Motorist coverage:

- **Medical Payments Coverage.** This coverage will pay medical bills resulting from an accident, regardless of fault. If you choose this option, we provide \$1,000 for both driver and passengers. A \$50 deductible applies. However, Sentry's Helmet Credit feature waives that deductible if the cyclist is wearing a helmet at the time of an accident.
- **Uninsured Motorist Coverage.** Commonly referred to as "UM coverage", this coverage provides you protection for your bodily injuries caused by a negligent motorist who has no insurance.
- **Underinsured Motorist Coverage.** Commonly referred to as "UIM coverage", this coverage provides protection if the negligent motorist does not have enough liability insurance to pay for the injuries caused to you.

You have a right to purchase both Uninsured Motorist coverage and Underinsured Motorist coverage in any amount from \$15,000/\$30,000 or up to your policy's liability limit if increased limits are desired. You also have the option of rejecting these coverages entirely. Neither the UM or the UIM limit you select may exceed the liability coverage limits selected for Bodily Injury. It is recommended to carry UM and UIM limits equal to your Bodily Injury Liability limits.

Choose one of the options below:

## OPTION I - LIABILITY ONLY (15/30/10)

Bodily Injury, including guest passenger coverage, with limits of \$15,000 per person, \$30,000 per accident and \$10,000 Property Damage Coverage.

## OPTION II - LIABILITY AND COMPREHENSIVE

Includes all of the coverages in Option I, plus Comprehensive coverage, Comprehensive is written with:

- \$100 deductible for 225 cc's and below
- \$150 deductible for 226 cc's to 575 cc's
- \$500 deductible for 576 cc's and over

Option II includes coverages for **ONLY up to the first \$3,000** of optional equipment above and beyond that which the manufacturer has installed. Total coverage for the motorcycle and its equipment will not exceed \$40,000.

## OPTION III - LIABILITY, COMPREHENSIVE, AND COLLISION

Includes all coverages in Options I and II, plus Collision coverage.

### INCREASED LIABILITY LIMITS

Increased liability limits may be purchased in combination with any of the options described.

- \$25,000 per person, \$50,000 per accident for Bodily Injury and \$10,000 Property Damage (25/50/10)
- \$50,000 per person, \$100,000 per accident for Bodily Injury and \$25,000 for Property Damage (50/100/25)
- \$100,000 per person, \$300,000 per accident for Bodily Injury and \$50,000 for Property Damage (100/300/50)
- \$250,000 per person, \$500,000 per accident for Bodily Injury and \$100,000 Property Damage (250/500/100)

### Steps to apply:

Complete the application by following these easy steps:

- Indicate the amount of time you will need coverage.
- Decide which option contains the coverages you desire while traveling in the United States and Canada.
- Select or reject the Uninsured and Underinsured Motorist coverage. Check the appropriate boxes and the premium amount which corresponds to the length of time you will need coverage. Write this amount in the space provided. If you do not want these coverages and do not properly reject them in the area provided, they will automatically be afforded to you at the extra premium charge shown, in an amount equal to your bodily injury liability limit. This could result in an incorrect premium payment with your application and may result in coverage being provided for a shorter time period than you requested.
- Find the premium amount that corresponds to the length of time you will need coverage and the engine size of your motorcycle.
- Write this premium amount in the space provided.
- If you wish to increase the liability limits or if you wish to select medical payments coverage, check the appropriate boxes and the premium amount which corresponds to the length of time you will need coverage and write this amount in the space provided.
- If you have a loan based upon the value of your motorcycle, complete the information requested for the lienholder.
- Total the amounts written and this will be the total payment to be made to **Fernet Insurance Brokers USA Inc.**
- Only the following will be accepted as payment for the policy:
  - International Money Order made payable to **Fernet Insurance Brokers USA Inc.**
  - Discover<sup>®</sup>, VISA<sup>®</sup>, or MasterCard<sup>®</sup>

If payment is made using a credit card, you must include with your application, a legible photocopy of the card showing the card number and expiration date.

If the amount of payment sent with the application does not equal the premium for the policy term you have selected, the term of the policy will be adjusted to the exact number of days which are covered by the premium remittance.

Once you have completed the application and signed both the UM/UIM selection/rejection and the bottom of the application, send the application Air Mail with the full amount due to:

**Fernet Insurance Brokers USA Inc.**  
5151 Adanson Street, Suite  
Orlando, Florida 32804 U.S.A.

**You must send the completed application by Air Mail at least 45 days prior to your trip. The premium amount is expressed in United States dollars. Payment must be submitted in U.S. dollars. In order to guarantee that you receive the policy before your departure date, the application with the policy premium must be mailed no later than 45 days prior to your departure.**

A policy will be immediately issued to you upon receipt of the completed application.

If you desire coverage for longer than 59 days, complete this application as previously instructed. After your arrival in the United States, contact the agency listed on your policy.