



## **Snowmobile Physical Damage Guidelines**

Coverage is not considered bound on snowmobiles that do not meet the following guidelines and procedures.

- Snowmobiles must be 5 years or newer
- 700 CC engines or smaller with no modifications from factory specs
- MVR must be run prior to binding coverage
  - **DO NOT BIND COVERAGE FOR OPERATORS WITH:**
    - DWI, DWAI, Reckless Driving or Excess Speeds Convictions
    - Two or more Convictions &/or At-Fault Accidents
    - These may be referred to the company for prior approval
- Minimum coverage is \$2,500 per sled
- Minimum policy premium of \$108.00 will apply
- Premiums must be paid in full when application is submitted unless other payment arrangements are approved by the company prior to binding.
- Rates
  - Snowmobiles
    - \$43.00 per \$1,000 of insured value
    - \$500.00 mandatory deductible
  - Trailers/Additional equipment
    - \$25.00 per \$1,000
    - \$250.00 deductible

### **The following must be submitted:**

- Completed Dryden mutual snowmobile physical damage application including year, make, model, CC'S and serial numbers of each sled. Complete information for all operators including license numbers, birth dates, sex and social security numbers.
- Copy of NYS registration to verify ownership
- **PHOTOGRAPH OF EACH SLED** (to verify that there is no pre-existing damage)
- **FULL PAYMENT**

**POLICIES ARE INTENDED TO REMAIN IN-FORCE FOR THE FULL POLICY TERM.  
COVERAGE WILL NOT BE ALLOWED ON A SEASONAL BASIS.**