



# **Snowmobile Program**

Effective 9/1/2001

# **DRYDEN MUTUAL INSURANCE CO.**

## **SNOWMOBILE PHYSICAL DAMAGE COVERAGE**

**COVERAGE IS NOT CONSIDERED BOUND ON RISKS SUBMITTED 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 BEFORE BINDING COVERAGE**  
**DO NOT BIND COVERAGE FOR OPERATORS WITH :**
    - **DWI, DWAI, Reckless Driving or Excess Speeds convictions**
    - **2 or more Convictions &/or At-Fault Accidents**
- These may be referred to company for prior approval. Current MVR's submitted with application reimbursed @ \$5.00 each.**
- **Minimum coverage \$ 2,500 per sled or 100% of ACV at time of application. Rate of \$43.00 per \$1,000 of insured value @ \$500 deductible.**
  - **PHOTOGRAPH MUST BE TAKEN OF EACH SLED AND SUBMITTED WITH APPLICATION. This is to verify no pre-existing damage.**
  - **COPY OF NYS REGISTRATION to verify ownership.**
  - **Fully completed Dryden Mutual Snowmobile Physical Damage Application including year, make, model, cc's, and serial numbers on snowmobiles and complete information for all operators including license numbers, dates of birth, sex, and Social Security numbers.**
  - **Premiums must be paid in full when application is submitted unless other payment arrangements are approved by company prior to binding coverage.**
  - **Minimum Policy Premium of \$ 108.00 will apply.**
  - **Policies are intended to remain in - force for the full policy term. Coverage will not be allowed on a seasonal basis.**

Dryden Mutual Insurance Co.  
 Snowmobile Physical Damage Rate Chart  
 Effective September 1, 2001  
 Per Snowmobile  
**Loss Settlement at Actual Cash Value**

Insured Value	Premium @ <u>500</u> Ded.
\$ 2,500	\$ 108
\$ 3,000	\$ 129
\$ 3,500	\$ 151
\$ 4,000	\$ 172
\$ 4,500	\$ 194
\$ 5,000	\$ 215
\$ 5,500	\$ 237
\$ 6,000	\$ 258
\$ 6,500	\$ 280
\$ 7,000	\$ 301
\$ 7,500	\$ 323
\$ 8,000	\$ 344
\$ 8,500	\$ 366
\$ 9,000	\$ 387
\$ 9,500	\$ 409
\$ 10,000	\$ 430

**All Snowmobiles , Trailers and Additional Equipment are subject to \$500 Deductible. Optional Deductibles are not available.**

**Trailers and Additional Equipment: \$25.00 Per \$1000 of value  
@ a \$250 deductible.**

**Please note that no liability coverage is available.**