



Target Market Product Profile
SNOWMOBILE PHYSICAL DAMAGE
ACV INLAND MARINE FORM
Personal Lines

TARGETED TYPES

Snowmobiles no older than 5 model years

\$2,500 minimum value per snowmobile

Engine maximum size 700cc

NO minimum values on auxiliary equipment and trailers

Snowmobiles need to be insured to 100% of ACV (reasonably close to NADA current year guidebook)

1 Picture required on each vehicle to verify no pre-existing damages - \$5 reimbursement per picture and per MVR agent orders

UNDERWRITING CONCERNS

Youthful operators (copy of certificate required)

High Performance Sleds

Seasonal only coverage

Drivers with major violations, multiple moving violations and/or at-fault accidents

More sleds than operators

DRYDEN MUTUAL PROGRAM FEATURES

- URB Recreational Vehicle Physical Damage Form MR-102.
- Standalone Inland Marine policy - no supporting lines required.
- Coverage is strictly ACV at the time of loss.
- Only deductible offering is \$500 on sled / \$250 deductible applies to trailer.
- Rate is \$43 per \$1,000 of Covered Values on sleds / rate of \$25 per \$1,000 on trailers.
- \$108 per policy minimum premium.
- Full annual premium as down payment unless otherwise authorized.

