

Ineligible Lists- Motorcycle/Off Road

Ineligible Vehicles List:

- Dune Buggies (Sand Rails)
- Three Wheel ATVs
- Go Carts
- Kids Four-Wheeler
- Kids Dirt Bike
- Mini Bike
- Vehicles rented or leased to others
- Vehicles used for business purposes or commercial purposes including pick-up or delivery of goods, funerals or escort service
- Vehicles used for racing or speed contests
- Vehicles 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
- Vehicles on a consignment lot
- Vehicles not fully assembled or individual parts
- Physical damage only policies
- Trikes with front fork modifications
- The following are not eligible for physical damage coverage:
 - Limited Production Cruisers
 - Vehicles 25 years of age and older at new business
 - Previously totaled vehicles or vehicles with salvage titles
 - Homemade/kit Motorcycle/ATV/Snowmobile

Ineligible Operators:

- Operators with a canceled, revoked or suspended license
- Operators of "street" or "dual" motorcycles who do not have a valid motorcycle endorsed driver's license
- Any operator of any e-bike who are 16 years old or older who do not have a valid driver's license
- Any operator of a "street" motorcycle who is not 16 years of age or older
- Any operator of a "dirt" off-road Motorcycle/ATV/Snowmobile/Golf Cart who is not at least 14 years of age or older
- Operators of "dirt" vehicles (not licensed for road use) who are 16 years old or older who do not have a valid driver's license
- Operators who do not have a permanent in-state garaging address
- 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.