Dairyland®

Texas Addendum

VERSION 2023.01

TEXAS Coverages

Coverages	Limits	Deductibles	Additional Information
Bodily Injury / Guest Passenger Liability	30/60 50/100 100/300 250/500 500/500		Mandatory coverage Guest Passenger cannot be rejected and must be equal to Bodily Injury Limits must be the same on all vehicles
Property Damage	25,000 50,000 100,000		Mandatory coverage Limits must be the same on all vehicles
Personal Injury Protection	2,500	per person aggregate maximum for 3 years	Mandatory coverage unless rejected Limits must be the same on all vehicles Mutually exclusive with Medical Payments Coverage applies to off-road vehicles when operated on public roads.
Uninsured/Underinsured Motorist - Bodily Injury (combined coverage)	30/60 50/100 100/300 250/500 500/500		Mandatory coverage unless rejected Limits must be equal to or less than Bodily Injury Limits This is a combined coverage This is a policy level coverage Coverage applies to off-road vehicles when operated on public roads.
Uninsured/Underinsured Motorist - Property Damage	25,000 50,000 100,000	$250	Mandatory coverage unless rejected Uninsured/Underinsured Motorist Bodily Injury is required for this coverage to apply Limits must be less than or equal to Property Damage Liability, unless rejected Limits must be the same on all vehicles Coverage applies to off-road vehicles when operated on public roads.

TEXAS Coverages, continued

Coverages	Limits	Deductibles	Additional Information
Medical Payments	$500		Not a mandatory coverage
	$1,000		Limits must be the same on all vehicles
	$2,000		Mutually exclusive with Personal Injury Protection
	$5,000		
	$10,000		
Comprehensive	Up to $60,000	$100	Not a mandatory coverage
Collision	Actual Cash Value	$250	Deductibles may vary between Comprehensive and Collision.
		$500	Deductibles may vary across multiple vehicles for both Comprehensive and Collision.
		$1,000	

Special Processions is an optional coverage. This endorsement removes any policy restrictions for the insured's use of their cycle in daytime special processions, provided the insured's primary business is other than providing such services. The insured must be operating the cycle. Any passenger coverage applicable of suspended for employees. This is a vehicle level coverage.

Mexico Limited Coverage is an optional coverage that is only available to motorcycles. This endorsement extends coverage within 25 miles of the United States border when in Mexico. This extension only applies for infrequent trips (less than 5 per month) into Mexico that do not exceed 10 days at any one time.

TEXAS Discounts

Discount Name	Discount Percentage *
Advance Quote	3% to 6%
Drug and Alcohol Driving Awareness Program	(Liability coverages)
Anti-Theft	5%
Bike Replacement (Loyalty)	3% to 6%
Claim Free Renewal	2%
Garaging	5%
HOG Member	5%
Homeowner	20% to 30%
Motorcycle Endorsement	2%
Multi Line	3% to 6%
Multi Vehicle	12%
Operator Safety Course	2%
Paid-In-Full	**25%**
Prompt Payer	1%
Rider Group	2%
Transfer	5% to 23%

*Discount % above is presented as an example of collision premium discount to demonstrate the value. Savings across other coverages can vary and some discounts don't apply to all coverages. Other rating variables will impact premium in total.

TEXAS Definitions

Not At-fault accident is any accident that is not considered an at-fault accident. These are chargeable at new business, unless they are either not paid or not payable claims.

At-fault accident is any accident (including one-vehicle accidents) unless it is demonstrated that:

- Vehicle was legally parked; or
- Vehicle was struck in rear while legally stopped for traffic or traffic control device; or
- Vehicle collided with a bird or animal; or
- Accident involved a hit-and-run driver and reported to proper authorities within 24 hours; or
- Accident in which judgment or reimbursement is obtained from other party, provided the Company makes no liability payment on behalf of the insured. One vehicle accidents shall be considered at-fault accidents, unless the facts of the accident prove otherwise.

Major convictions are defined as (but not limited to):

- Any alcohol/drug related driving conviction, including underage alcohol operation
- Reckless driving
- Speed contest
- Hit-and-run conviction
- Eluding an officer
- Felony while operating a vehicle
- Negligent homicide
- Assault with a vehicle

Minor convictions are defined as any conviction not considered a "major conviction."

Comprehensive claims are defined as an occurrence which results in paid or reserved damages over $500 under comprehensive coverage, except for towing and "acts of nature" losses such as windstorm, earthquake, hail, explosion, tornado, cyclone, flood or water damage. These are chargeable.

TEXAS Definitions, continued

Base Commission: New Business – 10%; Renewals – 10%

This commission applies, unless the company has communicated something different to you from what is stated above.

Fees
Direct Bill Installment Fee - $6.00
Automatic Payment Installment Fee - $2.00
Late Fee - $5.00
Return Payment Fee - $25.00

Theft Prevention Fee
State legislation requires a $2 fee per motor vehicle to be paid to the Automobile Theft Prevention Board. The fee is in addition to policy premium, and is fully earned in the event of cancellation.

Financial Responsibility SR22 Filing will be available for owner's filings only, on an exception basis for existing policyholders, and only if there is a motorcycle on the policy. Filings will not be made for risks requiring operator's filings.

Cancellation: The minimum premium is $70.00. This will not be fully earned and cancellations will result in returned premium being calculated pro rata.

Insurance Score: The insured will not have the option to opt out of obtaining a score. An insurance score is required, or you will have to exit the quote.