

QUICK REFERENCE GUIDE

PERSONAL AUTOS AND LAND-BASED RECREATIONAL VEHICLES

AVAILABLE DISCOUNTS — PERSONAL AUTOS

Underwriting Tier Varies – Applies a discount based on underwriting characteristics including: <ul style="list-style-type: none"> Insurance score Prior liability limits Coverage lapses Length of time with prior carrier 	Advance Quote 7% – (reducing year over year) This discount will apply to any full quote that is made more than 7 days prior to the policy effective date. A full quote exists when MVR & CLUE reports have been ordered.	Multi-line 10% – Homeowners policy with Grinnell Mutual/mutual member 15% – Farm policy with mutual member
Anti-Theft 10% – Applies to other-than-collision premium	Paid-in-full 15% – Applies when the insured pays the policy premium in full (versus monthly installments)	Homeowner 10% – Applies if the policyholder owns a home
Timely Payer 10% – Applies to all new business policies. The discount will continue to be applied so long as the insured's payment history remains in good standing.	Driver Improvement Course 5% – Applies to insureds age 55 and older who have successfully completed a driver improvement course	Passive Restraint Applies to first party benefit premium 15% – Passive seat belts 20% – Driver-side air bags 30% – Driver and passenger air bags 30% – Front and side airbags

VIOLATION POINT ASSESSMENT

Experience period	Minor = 2 points	Intermediate = 4 points	Major = 6 points
Prior claims and violations = Three years Prior claims follow the driver, not the vehicle.	Speed Failure to yield Failure to stop	Negligent/careless driving Excess speed 25-35 mph over limit Driving on wrong side or wrong way All passing violations	Operating under the influence of drugs or alcohol Hit and run Excessive speed >35 mph over limit Racing/reckless driving
NOTE: 1) Violation point forgiveness applies based on number of violation points and the insured's tenure with Grinnell Mutual. 2) One prior claim will be forgiven once the insured has been with Grinnell Mutual at least six years. 3) Please refer to the agent manual for risk acceptability guidelines.			

LIABILITY LIMITS AVAILABLE

- Combined Single Limit (CSL)
- Split Limits

VEHICLE TYPES



- The following types of vehicles are eligible to be insured on a single private passenger auto policy:
 - Motorcycles
 - All-terrain vehicles (ATVs) and all-material transport vehicles (AMTs)
 - Golf carts
 - Snowmobiles
 - Large farm trucks, including semi trucks and trailers (requires private passenger auto support)
 - Motorhomes and campers (requires private passenger auto support)
 - Classic and antique autos (requires private passenger auto support)

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AVAILABLE DISCOUNTS — LAND-BASED RECREATIONAL VEHICLES (LBRV)		
LBRVs include motorcycles, all-terrain vehicles (ATVs), Golf carts, and snowmobiles		
Underwriting Tier Varies – Applies a discount based on underwriting characteristics including: <ul style="list-style-type: none"> Insurance score Prior liability limits Coverage lapses Length of time with prior carrier 	Advance Quote 7% – (reducing year over year) This discount will apply to any full quote that is made more than 7 days prior to the policy effective date. A full quote exists when MVR & CLUE reports have been ordered.	Anti-Theft (motorcycle only) 20% – LoJack or similar device 10% – Passive disabling device Applies to other-than-collision premium only.
Multi-line 10% – Homeowners policy with Grinnell Mutual/mutual member 15% – Farm policy with mutual member	Paid-in-full 15% – Applies when the insured pays the policy premium in full (versus monthly installments)	Multi-unit 5% – Applies when more than one motorized unit is written on the policy
Timely Payer 10% – Applies to all new business policies. The discount will continue to be applied so long as the insured's payment history remains in good standing.	Driver Improvement Course 5% – Applies to insureds age 55 and older who have successfully completed a driver improvement course	Homeowner 10% – Applies if the policyholder owns a home Layup Varies – Discount based on the number of months during the year the unit is minimally used.

MOTORCYCLE ACCEPTABILITY

	Three-wheel (trike) If manufactured as a three-wheeler or converted from a motorcycle by a dealership or body shop, these units are generally acceptable. UNACCEPTABLE – If not converted by a body shop or dealership		Motorcycle with sidecar UNACCEPTABLE – Any motorcycle with sidecar.
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SUPPORTING COVERAGE — LAND-BASED RECREATIONAL VEHICLES

- Auto coverage or mutual coverage/Direct Home-Guard® policy
- If named insured has been licensed < 5 years — parents must have auto coverage

No supporting coverage required for ATVs or AMTs for named insureds that have been licensed 5 or more years.

LIABILITY LIMITS — LAND-BASED RECREATIONAL VEHICLES

- All units on a policy must carry the same liability limits.

CONTACT INFORMATION

PERSONAL LINES UNDERWRITING & CUSTOMER SERVICE

Technical online assistance, including help with questions relating to rating, discounts, quoting, policy changes, and billing

800-362-2041 | Fax: 800-823-6416 | uwemail@grinnellmutual.com

CLAIMS REPORTING

877-467-2252 | Fax: 877-770-5690 | Online: gmrconline.com

Products underwritten by Grinnell Mutual Reinsurance Company. The summarized coverage descriptions are used for reference only and do not contain relevant policy conditions, exclusions, or limitations. Products and discounts not available to all persons in all states and are subject to underwriting guidelines, review, and approval. 4215 Highway 146, PO Box 790, Grinnell, IA 50112-0790. Grinnell Mutual and coordinating logos or marks are registered trademarks of Grinnell Mutual Reinsurance Company. © Grinnell Mutual Reinsurance Company, 2018.