



**WE'VE GOT
YOU COVERED!**

VOOM



*Note that this policy is provided for demonstration purposes only.
You don't have real insurance coverage from Voom.*



Dear Policyholder:

Thank you for choosing Markel motorcycle insurance. Please review the enclosed policy documents to make sure everything is correct. **Your insurance cards can be found on the last page of this packet.**

If you have any questions or need assistance with your policy, please call 1-650-332-9128 to speak with a customer service representative.

Thank you for trusting Markel for your motorcycle insurance protection.

IMPORTANT INFORMATION - MAY IMPACT YOUR PREMIUM

If you've chosen to reject certain coverages or select certain limits, your policy documents will contain forms that you are required to sign and return confirming your selections. Please look for these forms in your policy documents. If you do not find any forms requiring your signature **or if you already signed these forms electronically, no further action is required.**

If you have any questions or need assistance completing these forms, please contact us at the phone number listed on your policy documents.





**MARKEL AMERICAN INSURANCE COMPANY
MARKEL INSURANCE COMPANY
PRIVACY NOTICE**

U. S. Consumer Privacy Notice

Rev. 1/1/2020

FACTS	WHAT DOES MARKEL GROUP OF COMPANIES REFERENCED BELOW (INDIVIDUALLY OR COLLECTIVELY REFERRED TO AS "WE", "US", OR "OUR") DO WITH YOUR PERSONAL INFORMATION?
Why?	In the course of Our business relationship with you, We collect information about you that is necessary to provide you with Our products and services. We treat this information as confidential and recognize the importance of protecting it. Federal and state law gives you the right to limit some but not all sharing of your personal information. Federal and state law also requires Us to tell you how We collect, share, and protect your personal information. Please read this notice carefully to understand what We do.
What?	<p>The types of personal information We collect and share depend on the product or service you have with Us. This information can include:</p> <ul style="list-style-type: none"> • your name, mailing and email address(es), telephone number, date of birth, gender, marital or family status, identification numbers issued by government bodies or agencies (i.e.: Social Security number or FEIN, driver's license or other license number), employment, education, occupation, or assets and income from applications and other forms from you, your employer and others; • your policy coverage, claims, premiums, and payment history from your dealings with Us, Our Affiliates, or others; • your financial history from other insurance companies, financial organizations, or consumer reporting agencies, including but not limited to payment card numbers, bank account or other financial account numbers and account details, credit history and credit scores, assets and income and other financial information, or your medical history and records. <p>Personal information does not include:</p> <ul style="list-style-type: none"> • publicly-available information from government records; • de-identified or aggregated consumer information. <p>When you are no longer Our customer, We continue to share your information as described in this Notice as required by law.</p>
How?	All insurance companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information; the reasons We choose to share; and whether you can limit this sharing. We restrict access to your personal information to those individuals, such as Our employees and agents, who provide you with insurance products and services. We may disclose your personal information to Our Affiliates and Nonaffiliates (1) to process your transaction with Us, for instance, to determine eligibility for coverage, to process claims, or to prevent fraud, or (2) with your written authorization, or (3) otherwise as permitted by law. We do not disclose any of your personal information, as Our customer or former customer, except as described in this Notice.

Reasons We can share your personal information	Do We share?	Can you limit this sharing?
For Our everyday business purposes and as required by law – such as to process your transactions, maintain your account(s), respond to court orders and legal/regulatory investigations, to prevent fraud, or report to credit bureaus	Yes	No
For Our marketing purposes – to offer Our products and services to you	Yes	No
For Joint Marketing with other financial companies	Yes	No
For Our Affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For Our Affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For Our Affiliates to market you	No	We don't share
For Nonaffiliates to market you	No	We don't share
Questions? Call (888) 560-4671 or email privacy@markel.com		

Who We are	
Who is providing this Notice?	A list of Our companies is located at the end of this Notice.

What We do	
How do We protect your personal information?	We maintain reasonable physical, electronic, and procedural safeguards to protect your personal information and to comply with applicable regulatory standards. For more information, visit www.markel.com/privacy-policy .
How do We collect your personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • complete an application or other form for insurance • perform transactions with Us, Our Affiliates, or others • file an insurance claim or provide account information • use your credit or debit card We also collect your personal information from others, such as consumer reporting agencies that provide Us with information such as credit information, driving records, and claim histories.
Why can't you limit all sharing of your personal information?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for Affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • sharing for Nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See the Other Important Information section of this Notice for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our Affiliates include member companies of Markel Group.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates that We can share with can include financial services companies such as insurance agencies or brokers, claims adjusters, reinsurers, and auditors, state insurance officials, law enforcement, and others as permitted by law.
Joint Marketing	A formal agreement between Nonaffiliated companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our Joint Marketing providers can include entities providing a service or product that could allow Us to provide a broader selection of insurance products to you.

Other Important Information
<p>For Residents of AZ, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA: Under state law, under certain circumstances you have the right to access and request correction, amendment or deletion of personal information that We have collected from or about you. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We may charge a reasonable fee to cover the costs of providing this information. We will let you know what actions We take. If you do not agree with Our actions, you may send Us a statement.</p>
<p>For Residents of CA: You have the right to review, make corrections, or delete your recorded personal information contained in Our files. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We do not and will not sell your personal information. For the categories of personal information We have collected from consumers within the last 12 months, please visit: www.markel.com/privacy-policy.</p>
<p>For Residents of MA and ME: You may ask, in writing, for specific reason, for an adverse underwriting decision.</p>
<p>Markel Group of Companies Providing This Notice: City National Insurance Company, Essentia Insurance Company, Evanston Insurance Company, FirstComp Insurance Company, Independent Specialty Insurance Company, National Specialty Insurance Company, Markel Bermuda Limited, Markel American Insurance Company, Markel Global Reinsurance Company, Markel Insurance Company, Markel International Insurance Company Limited, Markel Service, Incorporated, Markel West, Inc. (d/b/a in CA as Markel West Insurance Services), Pinnacle National Insurance Company, State National Insurance Company, Inc., Superior Specialty Insurance Company, SureTec Agency Services, Inc. (d/b/a in CA as SureTec Agency Insurance Services), SureTec Indemnity Company, SureTec Insurance Company, United Specialty Insurance Company, Inc.</p>



CONSUMER NOTICE OF INSURANCE SCORING

To offer an accurate quote in connection with this application for insurance, we will review the unit owner's credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of the unit owner's insurance score. Future reports may be used to update or renew insurance.



MARKEL AMERICAN INSURANCE COMPANY

GLEN ALLEN, VIRGINIA

DECLARATIONS PAGE

POLICY NUMBER VMT00000001184	PRODUCER CODE 20290-0000001	EFFECTIVE DATE/TRANSACTION 01/04/2024 New
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POLICY PERIOD: FROM 01/04/2024 TO 01/04/2025 04:05 AM STANDARD TIME AT RESIDENCE PREMISES	TERM: 12 mos.
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UNIT INFORMATION:

LOCATION: ST. LOUIS, MO 63110
DESCRIPTION: 2020 HONDA CB650R ABS VIN#: JH2HE01044K312410
RATING: OperatorDOB: 02/24/1988 Territory: MO-9 Symbol: 34 Homeowner: Yes
The following discounts/surcharges apply (not to exceed the maximum discount limit):
--Prompt Payment --Transfer --Motorcycle Endorsement --Automatic Card Payment --
Homeowner/Paid In Full --Anti Lock Brakes --Driver Education/Safety Course --Safe Driver

INSURED NAME AND ADDRESS	PRODUCER NAME AND ADDRESS
TEST TEST 4344 SHAW BOULEVARD ST. LOUIS, MO 63110	Skywatch Insurance Services, Inc. Icon Office, 3921 Fabian Way, Palo Alto, CA 94303
	PRODUCER PHONE NO 888-871-2421

COVERAGE INFORMATION: This policy provides only the insurance for which a specific premium charge is indicated below, or which is indicated as included without specific charge either below or in your policy.

COVERAGES	LIMITS OF LIABILITY Per Person/Per Accident	DEDUCTIBLES	FIXED PREMIUM	PER MILE*
BI/PD	\$50,000/\$100,000/\$25,000		\$27.60	\$0.020
Passenger Liability	\$50,000/\$100,000		\$1.80	\$0.001
UM Bodily Injury	\$50,000/\$100,000		\$37.44	\$0.012
UIM Bodily Injury	\$25,000/\$50,000		\$6.60	\$0.002
Medical Payments	\$1,000 per person		\$7.32	\$0.005
Collision - Actual Cash Value		\$1000	\$128.16	\$0.092
Comprehensive - Actual Cash Value		\$1000	\$189.00	\$0.089

Included in above coverage: Accessory Package Up to \$3000 of Actual Cash Value Per Accident, subject to the comprehensive or collision deductible applicable to the loss.

MINIMUM EARNED PREMIUM: \$50.00 TOTAL UNIT PREMIUM: \$397.92 plus \$0.221 per mile

FORMS AND ENDORSEMENTS:
MIL12140917,STFEE-0118,MAM5120-0407,MT4001-1095,MT4006-1095,MT4046-1122,MT4190-1208,MT4165-0408,STMO-0305,STNSF-0406,CRMC-1096

LIENHOLDER:

*** This portion of the premium is determined at the end of each billing cycle based on the applicable mileage.**

Countersigned by: *John K. Clark* **Countersignature date:** 01/04/2024



MARKEL AMERICAN INSURANCE COMPANY

MOTORCYCLE INSURANCE POLICY

TABLE OF CONTENTS
MOTORCYCLE INSURANCE POLICY

Beginning on Page

I. AGREEMENT	1
II. DEFINITIONS	1
III. LIABILITY COVERAGE	1
Liability Coverage	1
Supplementary Payments	2
Exclusions	2
Limits of Liability	3
Financial Responsibility Laws	3
Other Insurance	3
IV. MEDICAL EXPENSE COVERAGE	3
Medical Expense Coverage	3
Protection For Others	3
Exclusions	3
Limits of Medical Expense Coverage	4
Payment of Benefits	4
Other Insurance	4
V. DAMAGE TO YOUR MOTORCYCLE	4
Collision Coverage	4
Comprehensive Coverage	4
Exclusions	4
Limit of Liability	5
Appraisal	5
Other Insurance	5
Payment of Loss	5
VI. UNINSURED MOTORISTS COVERAGE	5
Uninsured Motorists Coverage	5
Additional Definitions	5
Exclusions	6
Payment of Damages	6
Limit of Liability	6
Trust Agreement	7
Arbitration	7
Other Insurance	7
VII. GENERAL POLICY CONDITIONS	7
Policy Period	7
Territory	7
Our Right to Recompute Premium	7
Policy Changes	7
Misrepresentation	7
Legal Action Against Us	8
Our Right to Recover From Others	8
Your Assistance and Cooperation	8
Transfer of Interest	8
Lienholder's Interest	8
Cancellation	8
Renewal	9
Policy Conformity to Statutes	9
Duties Following Any Loss	9

I. AGREEMENT

In return for the premium payment and compliance with all applicable provisions of this policy, we agree to provide the various kinds of insurance you have selected as shown on the Declarations Page. The Declarations Page is part of this policy. This insurance applies only to motorcycle accidents and losses which occur while this policy is in force.

By accepting this policy you agree that the statements on the Declarations Page and the application are your agreements and representations. This policy is issued in reliance upon the truth of your representations. It includes all agreements existing between you and us or any of our representatives.

II. DEFINITIONS

You and Your and Yourself means the insured named on the Declarations Page. It includes that insured's spouse if a resident of the same household.

We and Us and Our means the Company providing this insurance.

Motorcycle means a motorcycle, motor scooter, or motorized bicycle.

Occupying means on, upon, getting in, on, out or off.

First Named Insured means the named insured listed first on the Declarations Page.

Bodily Injury means bodily injury to a person and sickness, disease or death which results from it.

Property Damage means damage to or destruction of property including loss of its use.

Passenger means any person, other than the driver of the Insured Motorcycle, while such person is Occupying or in a side car attached to the Insured Motorcycle.

Motorcycle Accident means an unexpected and unintended event that causes Bodily Injury or Property Damage and arises out of the ownership, maintenance or use of the Insured Motorcycle.

Motor Vehicle means a land motor vehicle designed for use on public roads. It includes cars and trailers. It also includes any other land motor vehicle while used on public roads.

Insured Motorcycle means any Motorcycle described on the Declarations Page and a replacement Motorcycle if you notify us within 30 days of its acquisition.

III. LIABILITY COVERAGE

Liability Coverage

We agree to pay damages for Bodily Injury or Property Damage for which the law holds You responsible because of a Motorcycle Accident involving an Insured Motorcycle. We will settle or defend, as we consider appropriate, any claim or suit asking for these damages. Our obligation to settle or defend ends when the amount We pay for damages equals our limit of liability for this coverage.

Your Insured Motorcycle, as used in this section, Liability Coverage, also means, in addition to that shown in the Definitions:

- A. A trailer, owned by You which is specifically designed to be pulled behind a Motorcycle, only while it is attached to any Insured Motorcycle;
- B. A side car, owned by you, only while it is attached to any Insured Motorcycle.

This coverage does not apply to a claim or suit for punitive or exemplary damages. If a suit shall have been brought against You for claims falling within the coverage provided under the policy, seeking both compensatory and punitive or exemplary damages, then We will afford a defense to such action; however, We shall not have any obligation to pay for any costs, interest, or damages attributable to punitive or exemplary damages.

An Insured Person, as used in this section, Liability Coverage, means:

- A. You or Your spouse if a resident of the same household.
- B. Anyone using, with Your permission or within the scope of Your permission, any Insured Motorcycle. They will have the same rights and obligations that You have under this insurance.
- C. Any person or organization legally responsible for the use of any Insured Motorcycle as long as such use is with Your permission. They will have the same rights and obligations that You have under this insurance.

Supplementary Payments

These payments are in addition to our limit of liability for damages. We'll pay up to \$100 for bail bonds required of You because of a Motorcycle Accident. But, We don't have to apply for or furnish the bail bond.

If the person who sues You tries to tie up Your property by attachment, We'll arrange and pay for a bond to release the attachment. You'll have to pay the cost of the additional amount of the bond if the bond required is more than the limits of liability available to You.

If You lose a lawsuit that We're defending, We'll pay the court costs, including court costs if We decide to appeal. We'll also pay interest on the full amount of the judgment even if the judgment is higher than the limits of liability. And We'll pay this interest from the day the judgment is entered until We've offered the other party the amount of the judgment up to the full limits of liability available under this insurance.

We'll pay any reasonable expenses You might have for attending hearings, or a trial at Our request because of a lawsuit against You, and this includes up to \$50 per day for wages (but not other income) You actually lose when You miss work.

We'll pay Your expense for first aid to others at the scene of a Motorcycle Accident involving the Insured Motorcycle.

Exclusions

This coverage does not apply:

- A. For any Bodily Injury or Property Damage sustained by any Insured Person;
- B. For any person who is a Passenger on any Insured Motorcycle unless Passenger Liability coverage is shown on the Declarations Page. This exclusion does not apply in those states that mandate coverage for any passenger.
- C. For any person for Bodily Injury to any employee of that person in the course of employment. Coverage does apply to Bodily Injury to a domestic employee unless workers' compensation benefits are required or available for that domestic employee.
- D. For Bodily Injury to a fellow employee or anyone protected by this insurance, other than You, if the injury is suffered in the course of employment.
- E. For any person who intentionally caused Bodily Injury or Property Damage with Your knowledge or at Your direction.
- F. For any person's liability arising out of the ownership, maintenance or use of any Insured Motorcycle while it is being used to carry persons or property for a fee.
- G. While any Insured Motorcycle is being used in or in preparation for any prearranged or organized racing, speed demolition or stunting contest or activity or for demonstration purposes.
- H. While any Insured Motorcycle is in the care of any person for the purpose of its sale.
- I. For any person while employed or otherwise engaged in a business or occupation which sells, repairs, services, stores or parks motor vehicles, including road testing or delivery.
- J. For any liability You agree to incur or assume under any contract or agreement.
- K. For any person using any Insured Motorcycle without Your permission to do so, or outside the scope of Your permission.
- L. To the ownership, maintenance or use of any vehicle, other than any Insured Motorcycle, which is owned by, or available for the regular use, of You or any relative.
- M. While any Insured Motorcycle is being used in unlawful trade or transportation.
- N. While any Insured Motorcycle is being used for business purposes or pursuits.
- O. For any damage to property owned, transported, rented to or in the care of any Insured Person.
- P. For any person for Bodily Injury or Property Damage for which that person is an insured under a nuclear energy liability policy or would be an insured but for its termination upon exhaustion of its limit of liability.
- Q. For any person for Bodily Injury or Property Damage for whom the United States Government may be held responsible under the Federal Tort Claim Act.

Limits of Liability

The limits of liability shown on the Declaration Page are the maximum amounts We'll pay in damages for any one Motorcycle Accident.

The limit for "each person" is the limit for all claims by all persons for damages from Bodily Injury to one person. The limit for "each accident" is the total limit for all claims for damages from Bodily Injury to two or more people in any one Motorcycle Accident. The limit for Property Damage is the limit for all claims for damages, direct or indirect, by all persons from damages to property in anyone Motorcycle Accident.

Even though more than one Motorcycle is insured with Us and separate premiums are charged for each Motorcycle, or more than one person is protected under this insurance, the limits of liability won't be increased.

When damages are payable on Your behalf under more than one policy We've issued to You, We won't pay more than the highest limits in any one such policy.

Financial Responsibility Laws

If You're required to show proof of financial responsibility for the future because of Motorcycle Accidents, traffic violations or other state motor vehicle requirements, We'll certify this policy as proof. When We certify this policy as proof, all the terms and conditions of this insurance will be amended to comply with the requirements of such law. But the terms and conditions of this insurance won't be amended for any limits of liability in excess of the minimum limits required by such law. YOU MUST REIMBURSE US IF WE HAVE TO MAKE A PAYMENT THAT WE WOULD NOT HAVE TO MAKE IF THIS POLICY WERE NOT CERTIFIED AS PROOF.

Other Insurance

If there is other applicable similar insurance, We will pay only Our share. Our share is the proportion that Our limit of liability bears to the total of all applicable limits.

IV. MEDICAL EXPENSE COVERAGE

Medical Expense Coverage

We agree to pay medical expenses for Your Bodily Injury, sickness, disease or death suffered in a Motorcycle Accident while operating the Insured Motorcycle. Medical expenses include reasonable and necessary medical, surgical, chiropractic and dental treatment, professional nursing, hospital, x-ray, ambulance and funeral services and prosthetic devices. We'll pay the medical expenses incurred within one year from the date of the Motorcycle Accident. Our payment is subject to the limit and deductible on the Declarations Page.

Protection For Others

We agree to pay medical expenses for anyone operating the Insured Motorcycle with Your permission or within the scope of Your permission. We will also cover any Passenger Occupying Your Insured Motorcycle with Your permission.

Exclusions

This insurance doesn't cover:

- A. Anyone Occupying Your Insured Motorcycle while it's hired or rented to others for a charge or available for hire by the public.
- B. Anyone Occupying a Motorcycle in preparation for any prearranged or organized racing, speed, demolition or stunting contest or activity, or for the event itself.
- C. Anyone Occupying a Motorcycle used in the business of selling, repairing, servicing, storing or parking Motor Vehicles.
- D. You, while operating any Motorcycle not shown on the Declarations Page.
- E. Anyone protected at the time of the Motorcycle Accident by an atomic or nuclear energy liability insurance contract. The reason for this is that by law such policies protect all persons involved in the Motorcycle Accident - regardless of who was at fault.
- F. That amount paid or payable under any health or accident insurance.
- G. That amount payable or required to be provided under any workers' compensation, disability benefits law or similar law.

Limits of Medical Expense Coverage

Regardless of the number of Motorcycles We insure under this policy, the limit of medical expense insurance is the amount shown on the Declarations Page for “each person” and subject to the applicable deductible.

Payment of Benefits

We may pay the injured person or any person or organization rendering the services. Such payment shall reduce the amount payable for such injury.

When we pay Your medical expenses, You or Your legal representative must agree in writing to repay Us out of any damages You recover under the liability or uninsured motorists insurance of this policy.

Other Insurance

Any insurance We provide shall be excess over any other collectible insurance providing payments for medical or funeral expenses.

V. DAMAGE TO YOUR MOTORCYCLE

Collision Coverage

If You pay us a premium for Collision Coverage as shown on Your Declarations Page, then We will pay for direct and accidental loss to any Insured Motorcycle and its original factory equipment, caused by Collision. This payment will be less any deductible shown on the Declarations Page for Collision Coverage.

Any applicable collision deductible that is \$250 or less, will **double** if:

- A. An at-fault collision accident occurs within the first 90 days coverage of a new policy; or
- B. An at-fault collision accident occurs and the operator at the time of the at-fault collision is neither the insured nor named on the application as a secondary operator.

Collision means the upset, or collision of any Insured Motorcycle with another object.

Comprehensive Coverage

If You pay Us a premium for Comprehensive Coverage as shown on Your Declarations Page, then We will pay for direct and accidental loss to any Insured Motorcycle, not caused by Collision, such as fire, falling objects, accidental breakage of glass, loss or damage from vandalism or malicious mischief, theft or larceny, lightning, explosion, earthquake, windstorm, hail, water, flood, or contact with bird or animal.

Exclusions

We DON'T insure:

- A. Any Motorcycle while it's available for hire by the public.
- B. Any Motorcycle used in preparation for any prearranged or organized racing, speed, demolition, or stunting contest or activity, or used in the event itself.
- C. Any Motorcycle used in the business or occupation of selling, repairing, servicing, storing, or parking Motor Vehicles including road testing or delivery.
- D. Any loss which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure. But, this does not apply if the loss is a result of the total theft of Your Motorcycle.
- E. Your tires for road damage or failure.
- F. Any loss due to war (declared or undeclared), civil war, insurrection, revolution, rebellion, civil commotion, nuclear reaction, radiation, radioactive contamination or any consequence of any of these.
- G. Any loss of or damage to added accessories not included as standard or basic by the manufacturer of Your Insured Motorcycle unless specifically requested by You and shown on Your application. These items must be included in the total value of Your Insured Motorcycle.
- H. Any Insured Motorcycle if You or anyone using Your Insured Motorcycle with Your permission abandons it.
- I. Any Insured Motorcycle if it is used in any unlawful trade or transportation.
- J. Any Insured Motorcycle while in the care, custody or control of anyone for purpose of it's sale.
- K. Any Insured Motorcycle while being used for business purposes or pursuits.
- L. Any loss, damage or expenses caused by the wrongful conversion, embezzlement or secretion by a mortgagee, vendee, lessee or other person in lawful possession of the Insured Motorcycle under a mortgage, conditional sale, lease, or other contract or agreement whether written or verbal.
- M. Any Insured Motorcycle while it is rented or leased to others.

- N. Any Insured Motorcycle due to its confiscation or seizure by any government or civil authority.
- O. Loss to any vehicle other than any Insured Motorcycle.
- P. Any Insured Motorcycle while it is being used to carry persons or property for a fee.

Limit of Liability

We agree to pay the lesser of:

- A. The actual cash value of the cycle at the time of loss, or if the loss is part of the cycle, the actual cash value of the part; or
- B. The amount required to repair or replace the property at the time of loss with deduction for depreciation where it applies.

Appraisal

If We and You don't agree on the amount of loss, either may, within 60 days after the proof of loss, demand an appraisal. You'll select Your appraiser and We'll select another. The two appraisers will select a third. Each will state the cash value and submit the differences to the third appraiser. An award in writing of any two shall decide the amount of loss. You'll pay the appraiser You choose and We'll pay the appraiser We choose. The expense of the third appraiser and all other expenses will be shared equally by You and Us.

Appraisal will take place in the county where You live. Local rules of law as to procedure and evidence will apply. The decision in writing of any two appraisers will be binding on You and Us.

Other Insurance

If other insurance also covers the loss, We will pay only Our share. Our share is the proportion that Our limit of liability bears to the total of all applicable limits.

Payment of Loss

We may pay for the loss in cash or We may repair or replace the damaged or stolen property. We may, at Our expense, return any stolen property to You. If We return stolen property, We will pay for any damage resulting from theft. We may keep all or part of the property at an agreed or appraised value. You may not abandon Your cycle to Us.

We may settle any loss either with You or the owner of the property.

VI. UNINSURED MOTORISTS COVERAGE

Uninsured Motorists Coverage

If You pay Us a premium for Uninsured Motorists Coverage for the Motorcycle described on the Declarations Page and that same Motorcycle is involved in a Motorcycle Accident, then We will pay damages for Bodily Injury which Any Insured is legally entitled to recover from the owner or operator of an Uninsured Motor Vehicle. The Bodily Injury must be caused by accident and arise out of the ownership, maintenance or use of the Uninsured Motor Vehicle.

Any judgment for damages arising out of a suit brought without Our written consent is not binding on Us.

Additional Definitions

Additional definitions used in this Part only:

Any insured as used in this Part means:

- A. You or Your spouse if living in the same household.
- B. Any other person Occupying any Insured Motorcycle with Your permission or within the scope of Your permission.
- C. Any person with respect to damages that person is entitled to recover because of Bodily Injury to which this coverage applies sustained by a person described in A. or B. above, other than a person or organization claiming by right of assignment or subrogation.

Uninsured motor vehicle means a land motor vehicle or trailer of any type:

- A. To which no bodily injury liability bond or policy applies.
- B. Which is insured at the time of the accident by a liability bond or policy with bodily injury liability limits below the minimum required by the financial responsibility law of the state in which Your Insured Motorcycle(s) is

- principally garaged.
- C. Which is a Hit-and-Run Vehicle.
- D. Which is insured by a bodily injury liability bond or policy at the time of the accident but the company denies coverage or is or becomes insolvent within one year after the accident.

However, **uninsured motor vehicle** does not include any vehicle:

- A. Owned by or furnished or available for the regular use of You or any relative.
- B. Owned or operated by a self-insurer under any applicable motor vehicle law.
- C. Owned by a governmental unit or agency.
- D. Operated on rails or crawler treads.
- E. Which is a farm type tractor or any equipment designed for use off public roads while not on public roads.
- F. While located for use as a residence or premises.

Hit-and-Run Motor Vehicle means a motor vehicle causing Bodily Injury to Any Insured after physical contact of such a motor vehicle with any Insured Motorcycle when Occupied by Any Insured providing:

- A. The identity of either the operator or owner of such vehicle is unknown.
- B. You or someone on Your behalf reports the accident to a police, peace or judicial officer or the Commissioner of Motor Vehicles within 24 hours.
- C. You notify Us within 30 days, that You have had this accident caused by a Hit-and-Run Vehicle.

Exclusions

- A. This coverage does not apply to Bodily Injury sustained by any person:
 - 1. While Occupying, or when struck by any motor vehicle or trailer of any type owned by You or Your spouse if living in the same household which is not insured for this coverage under this policy.
 - 2. If that person or the legal representative settles the Bodily Injury claim without Our consent.
 - 3. While Occupying any Insured Motorcycle when it is being used to carry person(s) or property for a fee.
 - 4. While any Insured Motorcycle is being used in or in preparation for any prearranged or organized racing, speed, demolition or stunting contest or activity or for demonstration purposes.
 - 5. Using any Insured Motorcycle without Your permission, or outside the scope of Your permission.
- B. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under workers' compensation, disability benefits or similar law.
- C. Under no circumstances shall this coverage apply to You or any other person unless settlement is made or arbitration is demanded in writing within one year from the date the accident occurred.

This coverage does not apply to punitive or exemplary damages.

Payment of Damages

We may pay You, Your legal representative or anyone authorized by law to receive payment. The amount of damages payable under this insurance will be reduced by the amount paid by or on behalf of anyone responsible for Your injury. This includes any amount paid under the liability or medical payments insurance of this policy and any amount paid or payable under any workers' compensation law, disability benefits law or any similar law - exclusive of any state non-occupational disability benefits law.

Limit of Liability

The limits of liability shown on the Declarations Page for Uninsured Motorists Coverage are the maximum amounts We'll pay in damages for any one Motorcycle Accident.

The limit of "each person" is the limit for all claims by all persons for damages from Bodily Injury to one person. The limit for "each accident" is the total limit for all claims for damages from Bodily Injury to two or more people in any one Motorcycle Accident. The limit for Property Damage is the limit for all claims for damages, direct or indirect, by all persons from damages to property in any one Motorcycle Accident.

Even though more than one Motorcycle is insured with Us and separate premiums are charged for each Motorcycle, or more than one person is protected under this insurance, the limits of liability won't be increased.

If two or more policies issued to You by Us apply to the same accident, the total limit of liability under all such policies shall not exceed that of the policy with the highest limit of liability.

Trust Agreement

When We pay You damages under this insurance, You or Your legal representative must agree in writing to repay Us out of any damages recovered from anyone responsible for Your injuries. You or Your legal representative must also agree in writing to hold in trust and preserve for Us all rights of recovery.

At Our request, You must take any necessary action to recover the payments We've made under this insurance. You must do so in Your own name and through a representative We select. Expenses of recovery will be repaid to Us out of any damages recovered.

Arbitration

If We and You, or Your legal representative, don't agree on Your legal right to receive damages or the amount of damages, then upon the written request of either party, the disagreement will may be settled by arbitration.

Arbitration will take place in the county where You live, unless the insured has no residence or place of business, then the arbitration will be held at the circuit court of Cole County. It will be conducted under the rules of the American Arbitration Association unless We or You or Your legal representative objects. In that case, You'll select one arbitrator and We'll select another. The two selected arbitrators will then select a third. If the two arbitrators are unable to agree on the third arbitrator within 30 days, the judge of the court of record in the county of jurisdiction where arbitration is pending will appoint the third arbitrator.

Local court rules governing procedure and evidence will apply unless the arbitrators agree on other rules. The decision in writing of any two arbitrators will be binding on You and Us, subject to the terms of this insurance. Judgment on any award may be entered in any court having jurisdiction.

You'll pay the arbitrator that You choose and We'll pay the arbitrator We choose. The expense of the third arbitrator and all other expense of arbitration will be shared equally by You and Us.

Other Insurance

If there is other applicable similar insurance, We will pay only Our share. Our share is the proportion that Our limit of liability bears to the total of all applicable limits.

VII. GENERAL POLICY CONDITIONS

Policy Period

This policy applies only to loss which occurs during the policy period. This policy period is shown on the Declarations Page between the "From" and "To" dates.

Territory

This policy applies only to Motorcycle Accidents and losses within the United States of America, its territories or possessions and Canada, or between their ports.

Our Right to Recompute Premium

We established the premium for this policy based on the statements You made in the application for insurance. We have the right to recompute the premium if We later obtain information which affects the premium We charged.

Policy Changes

No change or waiver may be effected in this policy except by endorsement issued by Us. If a premium adjustment is necessary, We will make adjustment as of the effective date of the changes. When We broaden coverage during the policy period without charge, the policy will automatically provide the broadened coverage when effective in Your state.

Misrepresentation

We do not provide coverage for an insured who, whether before or after a loss, has:

- A.** Intentionally concealed or misrepresented any material fact or circumstance; or
- B.** Made false statements of fact which, if known to Us, would have caused Us not to issue the policy; or
- C.** Engaged in fraudulent conduct relating to this insurance.

Legal Action Against Us

You may not bring legal action against Us concerning this policy unless You have fully complied with all of its terms.

Under the liability coverages no legal action may be brought against Us until judgment against You has been fully determined after trial. Your policy does not give anyone the right to make Us a part of any action to determine Your liability.

Our Right To Recover From Others

After We have made payment under this policy, We have the right to recover the payment from anyone who may be held responsible. You and anyone We protect must sign any papers and do whatever else is necessary to transfer this right to Us. You and anyone We protect must do nothing to affect Our rights.

Your Assistance and Cooperation

You must cooperate with Us in Our effort to investigate the accident or loss, settle any claims against You and defend You. You must also send Us, promptly, any legal papers served on You or Your representative as a result of a Motorcycle Accident. If You fail to cooperate or fail to promptly send Us such legal papers, We may have the right to refuse You any further protection for the accident or loss.

Transfer of Interest

If You sell, transfer, mortgage or pledge Your Motorcycle or this policy, all coverage will cease without further notice to You unless such change is accepted by Us in writing. If You die, the policy will cover:

- A. The survivor;
- B. The legal representative of the deceased person while acting within the scope of duties of a legal representative;
- C. Any person having proper custody of your Insured Property until a legal representative is appointed.

Lienholder's Interest

If a lienholder is named on the Declarations Page, any loss will be paid to You and the lienholder as Your and their interests may appear. If Your interest in the Motorcycle is terminated, any loss payment will only recognize the lienholder's interest. No change in title or ownership of Your Motorcycle or any acts of Yours will affect the lienholder's interest in this policy. You or the lienholder must let Us know of any change of ownership or any increase in hazard which You or the lienholder know about.

If You fail to give Us sworn proof of loss within 30 days when requested by Us, the lienholder shall do so within sixty (60) days thereafter, in form and manner as provided by the policy, and further, shall be subject to the provisions of the policy relating to duties following a loss, appraisal, time of payment and of bringing suit.

Cancellation

- A. You may cancel this policy at any time by returning it to Us or by notifying Us in writing of the future date cancellation is to take effect.
- B. We may cancel this policy for the following reasons by notifying the First Named Insured in writing of the date cancellation takes effect.
 - 1. When this policy has been in effect for less than 60 days and is not a renewal with Us, We may cancel:
 - a. for nonpayment of premium by notifying the First Named Insured at least 10 days before the date cancellation takes effect; or
 - b. for any reason other than nonpayment of premium by notifying the First Named Insured at least 10 days before the date cancellation takes effect.
 - 2. When this policy has been in effect for 60 days or more, or at any time if it is a renewal with Us, We may cancel:
 - a. for nonpayment of premium by notifying the First Named Insured at least 10 days before the date cancellation takes effect; or
 - b. For any one of the following reasons by notifying the First Named Insured at least 30 days before the date cancellation takes effect:
 - 1.) If the risk has changed substantially since the policy was issued;
 - 2.) For material misrepresentation made by You; or
 - 3.) If Your driver's license has been suspended or revoked during the policy term.

- C. If We cancel this policy, the cancellation notice may be delivered to the First Named Insured or mailed to the First Named Insured at the address shown on the Declarations Page and will constitute proof of notice as of the date We mail it. Delivery of written notice of cancellation by either the First Named Insured or Us will be equivalent to mailing.
- D. If Your policy is cancelled by the First Named Insured or if the policy is cancelled for nonpayment of premium, We will return the short rate unused part of Your premium subject to Our minimum earned. If Your policy is cancelled by Us, We will return the pro-rate unused share of Your premium.
- E. Any return premium will be refunded within a reasonable time after the date cancellation takes effect.
- F. If a lienholder is named on the Declarations Page, We'll mail written notice to the lienholder regardless of whether You or We cancel the policy.
- G. If Your state has special restrictions on Our right to cancel, We will change Our policy to meet these restrictions. In that case, You will find the rules on cancellation on an endorsement which will be included with Your policy.

Renewal

We will not refuse to renew this policy solely because of Your age, sex, marital status, race, color, creed, national origin, ancestry or occupation. Subject to Our consent, You may renew this policy. When We consent to renew this policy, You must pay the renewal premium in advance. We or Our authorized representative will mail You a notice telling You when Your premium must be paid. Your policy will expire if We or Our authorized representative do not receive the required payment by the renewal date.

If We decide not to renew Your policy, We or Our authorized representative will mail to You, at Your address shown on the Declarations Page, written notice of nonrenewal. The written notice will be mailed to You at least (30) days before the end of the policy term. If We decide not to renew Your policy, Our mailing of notice to Your address shown on the Declarations Page will constitute proof of notice as of the date We mail it.

Policy Conformity To Statutes

Any provision in this policy that conflicts with any state statute is hereby amended to conform to the minimum requirements of the state statute.

Duties Following Any Loss

A. General Duties

In the event of any loss, damages or occurrence that is covered by this policy, any person presenting a claim must:

1. Give Us or Our authorized representative immediate notice of any occurrence that may result in a claim under this policy.
This notice should state:
 - a. With respect to the incident; where, when and how;
 - b. Property concerned;
 - c. If injuries are involved; names and addresses of injured parties and all witnesses.
2. Promptly forward to Us any legal papers or notices received in connection with the loss;
3. Not assume any obligation, admit any liability or incur any expense for which we may liable without Our written permission, except expenses incurred to protect the property from further loss;
4. Cooperate with Us in the investigation, defense or settlement of any loss; agree to be examined under oath if We request;
5. Permit Us to examine any records needed to verify the loss and its amounts;
6. Submit a written proof of loss within 30 days when requested by Us;
7. Give prompt notice to the proper authorities if an injury or collision is involved;
8. If the accident involves a hit and run driver, it must be reported within a reasonable amount of time to the police or Commissioner of Motor Vehicles. If You were Occupying a Motorcycle at the time of the accident, You must make it available for Our inspection;
9. Submit, as often as We request, to physical examinations by physicians of Our choice. We will pay for the cost of the examination;
10. Permit Us to obtain pertinent copies of medical reports and records.

B. Comprehensive and Collision

A person presenting a claim for damages to property covered under Comprehensive and Collision Coverages must also:

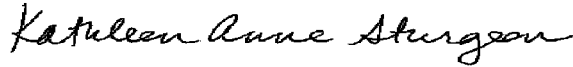
1. Protect the property from further loss. Make every effort to recover it. We will pay any reasonable

expenses incurred in protecting the Motorcycle. Any further loss incurred due to Your failure to protect the property will not be recoverable under this policy;

2. Give immediate notice to police and authorities in the event of theft, larceny, robbery, or pilferage, accident, vandalism, fire or explosion;
3. Permit Us to inspect damages before repairs are made;
4. If Your Motorcycle is stolen, You must report the theft within 24 hours to the police.

This Policy is signed at the Home Office of the Company by its president and secretary.

MARKEL AMERICAN INSURANCE COMPANY
Glen Allen, Virginia



Kathleen A. Sturgeon
Secretary



Matthew Parker
President

In the event of a claim, please contact your agent immediately.

If you have any questions or problems with your policy, please contact us at:

Administrative Office:
P.O. Box 906
Pewaukee, WI 53072-0906
800-236-2862



MARKEL AMERICAN INSURANCE COMPANY

AGREED VALUE ENDORSEMENT

In consideration of the premium paid as shown on the Declarations Page, it is hereby agreed and understood that your motorcycle policy is amended as follows:

PART V. - DAMAGE TO YOUR MOTORCYCLE

Limit of Liability - This section is deleted and replaced with the following:

If the insured motorcycle and its accessories are completely lost, or if the reasonable expense of recovering and repairing the property exceeds the amount of insurance, we may either pay the amount of insurance shown for the insured motorcycle and accessories on the Declarations Page without deduction for depreciation, with the exception of tires, batteries, and engine parts, or we may replace the insured motorcycle and its accessories with like kind and quality at our option.

Our liability for any one loss will not exceed the amount of insurance shown for the insured motorcycle and its accessories. If no damage or loss occurs to unattached equipment that was included in the agreed value, the amount for the unattached equipment will be subtracted from the amount shown on the Declarations Page.



MISSOURI AMENDATORY ENDORSEMENT

In consideration of the premium charged, it is hereby agreed and understood that the policy is amended as follows:

PART III. - LIABILITY COVERAGE

Supplementary Payments - The following paragraph is added to paragraph 3:

We'll pay prejudgment interest awarded against you on that part of the judgement we pay. If we make an offer to pay the applicable insurance, we will not pay any prejudgment interest based on that period of time after the offer.

PART IV. - MEDICAL EXPENSE INSURANCE

Payment of Benefits - Paragraph (2) is hereby **DELETED** in its entirety:

PART V. - DAMAGE TO YOUR MOTORCYCLE

Collision Coverage - Paragraph (2) A & B is **DELETED** in its entirety.

PART VI. - UNINSURED MOTORIST INSURANCE

Uninsured Motor Vehicles

Following exclusion for definition of Uninsured Motor Vehicle is **DELETED**:

A. Owned by or furnished or available for the regular use of You or any relative.

Hit-and-Run Motor Vehicle paragraph 1 is **DELETED** and replaced with the following:

A hit-and-run motor vehicle is an Uninsured Motor Vehicle whether or not physical contact was made, and neither the driver nor the owner can be identified. Points A. and B remain unchanged.

Point C is **DELETED** and replaced with the following:

C. You notify Us that you have had this accident caused by a Hit-and-Run Vehicle.

Payment of Damages - The following sentence is hereby **DELETED** in its entirety:

"This includes any amount paid under the liability or medical payments insurance of this policy and any amount paid or payable under any workers' compensation law, disability benefits law or any similar law - exclusive of any state non-occupational disability law."

Arbitration - This section is deleted in its entirety.

Limits of Uninsured Motorists Insurance - Paragraphs 3 and 4 are hereby **DELETED** in their entirety:

VII. GENERAL POLICY CONDITIONS

Cancellation - B.2. is deleted in its entirety and replaced with the following:

2. When this policy has been in effect for 60 days or more, or at any time if it is a renewal with Us, We may cancel:
 - a. Nonpayment of premium by notifying the First Named Insured at least 10 days before the cancellation takes effect; or
 - b. For any one of the following reasons by notifying the First Named Insured at least 30 days before the date cancellation takes effect:

MISSOURI AMENDATORY ENDORSEMENT

Cancellations Continued

- 1) The driver's license of the named insured has been under suspension or revocation at any time during the policy period. Provided, however, in the event more than one person is named as insured and only one of the person's named has his driver's license suspended or revoked then such policy may not be cancelled, but the insurer may issue an exclusion providing, by name, that _____ coverage will not be provided under the terms of the policy while such person is operating the insured vehicle during any period of suspension or revocation.

The following are added:

If you have any questions or problems with your policy, please contact us at:

Markel American Insurance Company
4521 Highwoods Parkway
Glen Allen, VA 23060

Missouri Property and Casualty Insurance Guaranty Association Coverage Limitation

The Missouri Property and Casualty Insurance Guaranty Association will pay claims covered under the Missouri Property and Casualty Insurance Guaranty Association Act if we become insolvent. We are required to notify you that the following limitations apply:

1. Claims covered by the Association do not include a claim by or against an insured of an insolvent insurer if that insured has a net worth of \$25 million or more on the date the insurer becomes insolvent.
2. The Association's obligation includes only the amount of each covered claim which is less than \$300,000.
3. The Association will not:
 - a. be obligated to an insured or claimant in excess of the limits of liability of the policy from which the claim arises; or
 - b. return to the insured any unearned premium in excess of \$25,000.



DIMINISHING DEDUCTIBLE ENDORSEMENT

In consideration of the premium charge shown on the Declarations Page, it is hereby agreed and understood that Your Motorcycle Insurance Policy is amended as follows:

V. DAMAGE TO YOUR MOTORCYCLE the following is added:

If, during any policy period, You do not have a loss for which We have paid any amount under Collision or Comprehensive coverage, Your Collision and Comprehensive deductible for the following policy period will be reduced by the percentage in the following schedule:

After the 1st loss free term	25% of the Elected Deductible
After the 2nd consecutive loss free term	50% of the Elected Deductible
After the 3rd consecutive loss free term	75% of the Elected Deductible
After the 4th consecutive loss free term (and thereafter)	100% of the Elected Deductible

If You change the Elected Deductible shown on the Declarations Page for Collision or Comprehensive coverage, then all previously applied reductions will be eliminated. Thereafter, the deductible may again be reduced if the conditions set forth above are satisfied.

If You have a loss at any time for which We make a payment for any Insured Motorcycle then the Diminishing Deductible for all Insured Motorcycles will be 100% of their Elected Deductible until new consecutive loss free terms are accumulated.

Reductions and increases in the deductible under this provision will apply to all Insured Motorcycles which show the 'Diminishing Deductible' on the Declarations Page.

All other terms, conditions, and limitations of the policy remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

IMPORTANT NOTICE REGARDING YOUR RECREATIONAL VEHICLE INSURANCE POLICY

Dear Valued Customer:

Let me first thank you for choosing Markel American Insurance Company for your recreational vehicle insurance needs. Your business is important to us and we believe in providing all of our customers with comprehensive information about their insurance policies so they can make the best choice for their needs. For this reason, we want to let you know about a change in our practices that may affect how your premium is determined in the future.

We want to make sure we provide you with quality services at fair prices and regularly gather information to assist us. For example, we may order consumer reports, such as motor vehicle reports, from various reporting agencies. These reports may assist in determining the insurance rates you are charged.

We may order additional consumer reports in the future, including your credit report, to assist us in updating or renewing your insurance. If allowed in your state, we may obtain or use a credit-based insurance score using the information contained in your credit report. In addition, we may use a third party to help us develop your insurance score. This credit information may assist in determining the price you are charged for your insurance.

Insurance scoring is one of the ways in which we can ensure that you get a rate that best matches your personal and unique circumstances. The use of credit information can benefit many consumers, since most people use credit wisely and have good credit histories.

In this day and age, privacy is a very real concern. At Markel American, we take your privacy very seriously. Your personal information is kept private and secure and only shared with relevant third parties. You can rest assured that at Markel American we will do everything we can to protect your personal information.

If you would like to learn more about our privacy standards, please refer to the Privacy Policy enclosed with your renewal documents. Again, thank you for choosing Markel American Insurance Company for your recreational vehicle insurance needs.

Regards,

John Dwyer
Senior Vice President
Customer Services



MARKEL AMERICAN INSURANCE COMPANY

ADDITIONAL INSURANCE COVERAGE AVAILABLE IN MISSOURI

NOTICE OF AVAILABILITY OF ADDITIONAL UNINSURED MOTORISTS BODILY INJURY COVERAGE

As required by Missouri insurance laws, you have been provided with Uninsured Motorists Bodily Injury Coverage at Missouri's Financial Responsibility limits. You have the opportunity to purchase limits of liability for Uninsured Motorists Bodily Injury Coverage that are greater than Missouri's Financial Responsibility limits, as long as the chosen limits are equal to or less than your limits for Bodily Injury Liability Coverage.

Uninsured Motorists Bodily Injury Coverage provides that if you suffer bodily injury, sickness, disease, or death resulting from an accident with a person who does not carry liability insurance, or who is a hit-and-run driver and if that person is at fault, you may make a claim against your own insurance company for damages rather than against the uninsured motorist.

If you would like this coverage added to your policy or have questions about this coverage, please call one of our Customer Service Representatives at 1-800-236-2453.

The Declarations Page of your policy lists the Uninsured Motorists Bodily Injury Coverage limits you selected. If those limits are equal to your Bodily Injury Liability Coverage limits, you may disregard this notice.



MARKEL AMERICAN INSURANCE COMPANY

<p>NOTICE TO POLICYHOLDER NON-SUFFICIENT FUNDS FEE</p>

We may charge you a \$25 Non-Sufficient Funds (NSF) fee to recover costs associated with processing any debit not honored by the financial institution when payment is presented. This fee is separate from any fee charged by your financial institution.

We thank you for your business and appreciate the opportunity to continue working with you to provide your insurance needs. If you have any questions, please do not hesitate to call one of our Customer Service Representatives at 1-800-236-2862.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRADE OR ECONOMIC SANCTIONS

The following is added to this policy:

Trade Or Economic Sanctions

This insurance does not provide any coverage, and we (the Company) shall not make payment of any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose us (the Company) to a violation of any applicable trade or economic sanctions, laws or regulations, including but not limited to, those administered and enforced by the United States Treasury Department's Office of Foreign Assets Control (OFAC).

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY
MARKEL INSURANCE COMPANY

POLICYHOLDER DISCLOSURE OF FEES

Please be advised that policyholders will be subject to the following fees, where applicable.

Installment Fees

A fully earned fee of \$5.00 will be charged for each non-EFT/ACH and \$1.00 for each electronic funds transfer (EFT) and/or automated clearing house (ACH) installment billing issued by the Company under their optional installment billing plan.

Non Sufficient Funds Fee

A \$25 fee will be charged to recover costs associated with processing non-sufficient funds. This fee is fully earned.

CERTIFICATE OF INSURANCE

MARKEL AMERICAN INSURANCE COMPANY NAIC #785-28932

P.O. Box 906, Pewaukee, WI 53072-0906

An authorized **Missouri** insurer, certifies that it has issued a policy complying with the State's minimum Financial Responsibility limits, applicable to the described motor vehicle.

Policy Number	Effective Date	Expiration Date
VMT00000001184	01/04/2024	01/04/2025

Year	Make/Model	Vehicle Identification Number
2020	HONDA / CB650R ABS	JH2HE01044K312410

Named Insured	Type of Policy:
TEST TEST 4344 SHAW BOULEVARD ST. LOUIS 63110	Personal Motorcycle

NOTICE: This certificate must be carried in the vehicle described above for use as proof of insurance. This is not a guarantee that the policy will remain in effect until the stated expiration date. To Report a Claim, Call: 1-888-871-2421 Policy Questions? Call: 1-888-871-2421

SEE IMPORTANT MESSAGE ON REVERSE SIDE

CRMC-1096

CERTIFICATE OF INSURANCE

MARKEL AMERICAN INSURANCE COMPANY NAIC #785-28932

P.O. Box 906, Pewaukee, WI 53072-0906

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Named Insured	Type of Policy:
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NOTICE: This certificate must be carried in the vehicle described above for use as proof of insurance. This is not a guarantee that the policy will remain in effect until the stated expiration date. To Report a Claim, Call: 1-888-871-2421 Policy Questions? Call: 1-888-871-2421

SEE IMPORTANT MESSAGE ON REVERSE SIDE

CRMC-1096

**THIS CARD MUST BE CARRIED IN THE INSURED VEHICLE
FOR PRODUCTION UPON DEMAND**

WARNING: Any person who issues or produces this card to show that there is in force a policy of insurance as indicated therein, that is in fact not in effect is liable to incur a heavy fine and/or imprisonment and his license and/or registration may be suspended or revoked.

**THIS CARD MUST BE CARRIED IN THE INSURED VEHICLE
FOR PRODUCTION UPON DEMAND**

WARNING: Any person who issues or produces this card to show that there is in force a policy of insurance as indicated therein, that is in fact not in effect is liable to incur a heavy fine and/or imprisonment and his license and/or registration may be suspended or revoked.