Off Road Vehicle Rate Card 2022 to 2023



| SNOWMOBILE | | ATV | | |
|--|-----------|---------------------|-------------------|--|
| Value of Unit Rate | per \$100 | Value of Unit | Rate per \$100 | Rating, Surcharges & Discounts |
| Under \$2,500 | \$9.03 | Under \$2,500 | \$4.07 | Discounts |
| \$2,500 - \$5,000 | \$6.07 | \$2,500 - \$5,000 | \$2.63 | * 10% Safe Rider Discount - only applicable to snowmobiles |
| \$5,001 - \$7,500 | \$5.39 | \$5,001 - \$7,500 | \$2.58 | and must have a vaild Snopass and be Claims Free. |
| \$7,501 - \$10,000 | \$5.13 | \$7,501 - \$10,000 | \$2.54 | * 15% Age 50+ |
| \$10,001 - \$12,500 | \$4.60 | \$10,001 - \$12,500 | \$2.50 | * 5% Snowmobile Safety Course Discount - only applicable to snowmobile: |
| \$12,501 - \$15,000 | \$4.18 | \$12,501 - \$15,000 | \$2.46 | |
| \$15,001 - \$17,500 | \$3.87 | \$15,001 - \$17,500 | \$2.44 | Deductible Options |
| \$17,501 - \$20,000 | \$3.64 | \$17,501 - \$20,000 | \$2.37 | * Rates are based on a \$1,000 deductible |
| \$20,001 - \$22,500 | \$3.33 | \$20,001 - \$22,500 | \$2.32 | * \$750 deductible add 7.5% |
| \$22,501 - \$25,000 | \$3.17 | \$22,501 - \$25,000 | \$2.16 | * \$500 deductible add 10% |
| \$25,001 - \$30,000 | \$3.02 | \$25,001 - \$30,000 | \$1.89 | |
| \$30,001 - \$35,000 | \$2.89 | \$30,001 - \$35,000 | \$1.84 | Claims and Highway Traffic Act / |
| | | \$35,001 - \$40,000 | \$1.84 | Off Road Vehicle Act Violations - Surcharges |
| | | \$40,001 - \$45,000 | \$1.84 | * 1 Claim / Violation in 5 years - 0% |
| | | \$45,001 - \$50,000 | \$1.84 | * 2 Claims / Violations in 5 years - 35% |
| | | | | * 3 Claims / Violations in 5 years - 125% |
| Minimum Premium per Unit | | | | * More than 3 Claims / Violations - Decline |
| * \$226 for Snowmobiles | | | | * Alcohol or Drug Driving impaired Conviction in last 15 years - Decline |
| * \$102 for ATVs | | | | |
| The Off Road Vehicle Program Rates As Follows: | | | | Replacement Cost Endorsement For New |
| Example: Snowmobile - \$12,000 | | | Off Road Vehicles | |
| * Value of \$12,000 (12000 / 100) x 4.60 | | \$552 | | *Must be purchased within 7 days of the bill of sale date |
| * Insured has chosen a \$500 ded (+10%) | | \$55 | | *\$100 Annual Premium |
| * Total before any discounts | | \$607 | | * Bill of Sale needs to be provided |
| * 10% Safe Rider Discount (607 x 10%)** | | -\$61 | | * Limit of Insurance is the purchase price of the new Off Road Vehicle, |
| *15% Age 50+ Discount (607 x 15%) | | -\$91 | | accessories, all applicable taxes and pre-delivery inspection charges |
| * 5% Safety Course Discount (607 x 5%)** | | -\$30 | | * Full value must be insured for two years to have coverage apply |
| *Replacement Cost Endorsement | | \$100 | | , |
| *Annual Premium \$525 | | | | |
| | | | | |
| | | | | Accessories rate (over the \$2000 limit) \$2.75 / per \$100 of insurance |

^{*} Rates are based on \$1,000 Deductible