



AON Motorcycle Acceptance Authority

Referral Codes

Class 4 Skills Level	}	May be acceptable subject to minimum training requirement
Class 3 Skills Level		
Class 2 Skills Level		

Group

1	2	3	4	5	6	7	8	9	10	11	12
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Experience required														
Min NCD year	with provisional licence	0	0	0	0	0	1	1	2	3	4	4	5	
	with full licence	0	0	0	0	0	0	0	1	2	3	3	3	
Criteria 1 - Experience	AGE	Bike licence held for												
	16 - 20	0 to 12 months	ADN accept	ADN accept	refer Aon	refer Aon	refer Aon	refer Aon	refer Aon	refer AON	refer AON	refer AON	refer AON	refer AON
		at least 1 year	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept
		at least 2 years	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept
	21 - 24	0 to 12 months	ADN accept	ADN accept	ADN accept	ADN accept	refer Aon	refer Aon	refer Aon	refer AON	refer AON	refer AON	refer AON	refer AON
		at least 1 year	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept
		at least 2 years	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept
	25 plus	0 to 12 months	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	refer Aon	refer Aon	refer AON	refer AON	refer AON	refer AON	refer AON
		at least 1 year	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept
		at least 2 years	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept
		at least 3 years	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept
		at least 5 years	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept	ADN accept
OR		Proposers failing the experience criteria above may alternatively be acceptable if the skill level below has been attained												
Criteria 2 skill	Skills Level Required	none	none	class 4	class 4	class 4	class 4	class 4	class 3	class 3	class 2	class 2	class 2	

AON Accept AON may accept cases referred from dealers without recourse to AXA Underwriting

Refer AON AON may accept subject to Insured meeting Minimum Skills level requirement - Class 4.

Refer AON AON may accept subject to Insured meeting Minimum Skills level requirement - Class 3.

Refer AON AON may accept subject to Insured meeting Minimum Skills level requirement - Class 2.

KEY:

Skill level	description of skill	Known tests of this skill level	Discount*
Class 1	rider exceptionally skilled, rides flawlessly at all times and in all conditions	RoSPA Gold, RoSPA Silver, Police bike riders	full licence rate less 30%
Class 2	highly skilled and very safe rider in all road and weather conditions	IAM advanced, RoSPA bronze, AONAXA Skills Assessment pass with a minimum of 50 points	full licence rate less 15%
Class 3	full or provisional licence holder that can ride safely under all normal conditions, on all road types and can overtake safely	AONAXA Skills Assessment pass with a minimum of 35 points	full licence rate less 10%
Class 4	Provisionally or fully licenced rider, safe enough to ride unaccompanied in all normal conditions	AONAXA Skills Assessment pass with a minimum of 18 points, full licence	full licence rate

* Discount does not apply if that level of skill is required to get a quote because the rider has failed the experience requirements above