

## Motorcycle/ATV/Golf cart

With broad coverages and added perks, our Riders Choice Motorcycle Program appeals to the most knowledgeable and experienced riders.

We have programs for just about every type of motorcycle, including:

- Traditional and Standard
- Cruisers
- ATV (All Terrain Vehicle)
- Moped
- Touring and Sport Touring
- Dual Purpose
- Scooter
- Golf cart
- Utility Vehicles
- Dirt Bike

### Features

Various levels of protection

- Liability only
- Liability/Comprehensive
- Liability/Comprehensive/Collision

Trike coverage

Replacement cost coverage\*

Coverage for permanently attached accessories

Travel loss reimbursement

- Trip interruption coverage
- Tow coverage

Safety apparel coverage

### Highlights

Allows your customer to purchase the level of protection that best suits his needs.

It doesn't matter if the bike was converted to or originally manufactured as a trike, your customer can still get this hard-to-find protection.

In the event of a total loss, this coverage replaces your customer's bike with another of like kind and quality. This coverage also applies to accessories.

Your customer automatically receives \$3,000 for accessories, both manufacturer and non-manufacturer. Class D and F units include \$1,000. Up to \$15,000 can be added.

On street legal units when other than collision and collision coverage are purchased, your customer will be provided with a toll-free number for assistance, \$300 Trip Interruption Coverage (which includes meals, lodging and transportation when a coverage loss occurs more than 100 miles from the principal residence), and \$300 Towing and Emergency Road Service. The Towing and Emergency Road Service does allow for service needs in National Parks.

If your customer's approved clothing, helmet or other safety items are damaged during a covered loss, our policy helps pay to replace them. Helmets aren't subject to deductible.



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Rental reimbursement	Covers expenses to rent a substitute motorcycle after a physical damage loss. Comprehensive coverage is required. Not available for class D or F units.
Transport trailer	Add physical damage coverage for a trailer designed to transport your insured unit. A \$250 deductible applies.
Many discounts <ul style="list-style-type: none"><li>• Home ownership</li><li>• Insuring multiple bikes</li><li>• Safety course completion</li><li>• Transferring coverage to us</li><li>• Loss-free renewal</li></ul>	Discounts are cumulative, which result in lower premiums for your customers, and easier to sell policies for you. Our discount options vary by state, so ask for details.

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\* Available on select cycles. If the customer chooses not to replace the unit, the claim settlement will be at Actual Cash Value.

Coverages, options or discounts may not be available on all policies or in all states.

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