



MOTORCYCLE

Whatever you ride, we can insure it

American Modern® offers replacement cost coverage that does not expire, and we include \$3,000 in accessory coverage.

Bike types we accept

- Cruiser
- Dual purpose
- Dirt bike
- SuperSport
- Standard motorcycle
- Trike conversion
- Touring
- Scooter or moped

This program also accepts golf carts, all-terrain vehicles, and 4-, 6- or 8-wheeled utility vehicles.

Replacement cost coverage does not expire

Add replacement cost coverage when the bike is up to two model years old and you can keep that level of protection for as long as you own the bike. Most competitors cancel replacement cost after year two.

Program highlights

- Our program is particularly attractive for a Harley-Davidson, Yamaha or Honda.
- Replacement cost coverage for bikes two model years and newer does not expire.
- Street-driven units include \$3,000 in accessory coverage. Off-road units include \$1,000.
- Other options include travel loss reimbursement, rental reimbursement, and transport trailer.
- Multiple discounts for home ownership, safety course completion, insuring multiple units, transferring your policy to us, and claim-free renewal.

Discounts

Home ownership

- Up to 20% for home ownership

Claim-free renewal

- 3% on first renewal and 5% each successive year

Transferring your policy to us

- 10% if no lapse in coverage or 1% if less than a 30 day lapse

Insuring multiple units

- 10% for insuring two bikes or 15% for three or more

The discounts offered in California vary.



Motorcycle program

Coverage	<p>Full coverage – You are covered for your liability, plus collision damage and comprehensive losses to your cycle. With full coverage you can add options to your policy.</p> <p>Liability plus comprehensive – Comprehensive coverage includes protection for theft or damage to your bike resulting from causes such as fire or weather, but not collision.</p> <p>Liability only – You are insured for just the liability requirements of your state. Physical damage coverage to the motorcycle is not part of the policy.</p>
Loss settlement	<p>Replacement cost – This is an option for a street-driven unit that is two model years or newer. Both comprehensive and collision coverage must be purchased. Mopeds, scooters, off-roads and customs are not eligible.</p> <p>Actual cash value – In the event of a total loss or theft, we pay the actual cash value, which includes a deduction for depreciation. For a partial loss we pay the repair cost, minus depreciation for damaged parts. The policy deductible applies.</p>
Discounts	<p>Home ownership – 20% for three years of ownership.</p> <p>Claim-free renewal – 3% on first renewal and 5% each successive year.</p> <p>Transferring your policy to us – 10% if no lapse in coverage or 1% if less than a 30 day lapse.</p> <p>Insuring multiple units – 10% for insuring two bikes or 15% for three or more.</p>
Payment options	<p>EZPay – Pay through automated monthly installments.</p> <p>2-Pay – Pay half up-front with the balance due in a few months.</p> <p>4-Pay – Pay a quarter up-front with an installment due every 60 days.</p> <p>Full Pay – Pay when coverage begins or on renewal.</p>
Included coverage	<p>Accessories – When you purchase full coverage, equipment you add to the bike that did not come from the manufacturer (as identified by the VIN) is covered separately up to \$3,000. You can buy up to \$15,000 in coverage.</p> <p>Safety apparel – Our full coverage policies provide \$1,000 coverage on approved clothing and helmets if damaged in an accident (\$400 limit per helmet). There is no deductible for the helmet.</p> <p>Medical payments – Coverage starts at \$1,000 and can be increased up to \$10,000.</p>
Optional coverage	<p>Rental reimbursement – Add coverage for expenses to rent a replacement motorcycle after a physical damage loss. Comprehensive coverage is required.</p> <p>Trip loss reimbursement – We'll reimburse up to \$300 for transportation, lodging and expenses if your bike becomes disabled more than 100 miles from home. We also include up to \$300 for towing costs, regardless of how far you are from home.</p> <p>Transport trailer – Add physical damage coverage for a trailer designed to transport your insured cycle. A \$250 deductible applies.</p>

About American Modern

American Modern's property and casualty companies have provided specialty insurance solutions, such as motorcycle insurance, since 1965. Licensed in 50 states and based in Cincinnati, Ohio, the company's financial stability is rated A+ (Superior) by A. M. Best Company, an independent analyst of the industry. American Modern is a three-time winner of Frasier Group's "Outstanding Customer Support Award."



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Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA American Modern Insurance Company (Lic. No 2222-8).

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