



ALL-TERRAIN VEHICLE

Protecting your off-road fun

Why do you need a separate insurance policy for your all-terrain or utility vehicle? It's simple. Although you can easily add an endorsement to your homeowners policy, doing so only covers you when you are riding on your own property. If you ride anywhere else, you need to protect yourself with a genuine ATV/UTV policy.

ATVs and UTVs come in many configurations, and American Modern® provides excellent coverage for nearly all types:

- Sport
- Utility
- Multi-passenger
- 4-wheel
- 6-wheel
- 8-wheel

We do not accept 3-wheeled units.

ATV/UTV program

Coverage	<p>Full coverage – You are covered for your liability, plus collision damage and comprehensive losses to your ATV. 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 ATV resulting from causes such as a 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 ATV is not part of the policy.</p>
Loss settlement	<p>Actual cash value – In the event of a total loss or theft, we will 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 or more 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% if insuring two ATVs 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 your ATV that did not come from the manufacturer (as identified by the VIN) is covered separately up to \$1,000. You can buy up to \$15,000 in coverage.</p>
Optional coverage	<p>Transport trailer – Add physical damage coverage for a trailer designed to transport your insured ATV. A \$250 deductible applies.</p> <p>Medical payments – Coverage starts at \$1,000 and can be increased up to \$10,000.</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).

04281-AT-201311

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