



## Motorsports

Grow your business with the Motorsports program that covers everything from motorcycles to snowmobiles, and golf carts to electric bikes.

Stand out from the agent down the street by offering up to 14 discounts and expanded coverage options, including a replacement cost settlement that does not expire for a new cycle as long as American Modern coverage is continuously maintained. You can cover more than just standard motorcycles, too. Expand your market reach by including classic and custom cycles, plus golf carts and other low-speed electric vehicles, ATVs, and snowmobiles.

### Discounts help customers save

There is no limit on the number of discounts you can apply, and no cap on the total discount value:

- Advance quote
- Anti-theft device installation
- Association membership
- Customer loyalty
- Home ownership, any carrier
- Motorcycle license
- Multiple American Modern® insurance policies
- Multiple motorsport vehicles
- No driving violations
- Paying in full
- Paperless policy
- Preferred customer
- Prior insurance
- Safety course completion

The discount amount will vary based on the kind of coverage selected, but policyholders can save 20% or more.

### Upgrade the protection with these options

- Upgrade personal effects/safety apparel coverage from \$1,000 to \$2,500
- Upgrade towing and emergency expense coverage from \$75 to \$200
- Upgrade accessories coverage from \$1,000 for ATV, UTV, Golf Cart, Dirt Bike, Snowmobile; \$3,000 for motorcycle, up to \$30,000

### Special protection covers classic or new cycles

- Classic bikes are protected with an agreed value settlement. In the event of a total loss, that agreed upon value is the payout amount (inclusive of taxes and fees). The deductible of course applies, but there is no depreciation and no misunderstanding.
- Bikes 2 model years old and newer are eligible for replacement cost settlement. The increased coverage will not expire so long as the bike owner keeps renewing the policy.

<b>Ownership and drivers</b>	<ul style="list-style-type: none"> <li>Title may be held by an individual, trust, LLC or corporation</li> <li>Drivers of street vehicles must be at least 16 years of age and hold a valid license</li> <li>Off-road vehicles 250cc or less – driver must be at least 11 years of age; 251cc and greater – driver must be at least 16 years of age.</li> </ul>		
<b>Bike types accepted</b>	<ul style="list-style-type: none"> <li>Standard motorcycle</li> <li>Cruiser</li> <li>Touring</li> <li>Supersport</li> <li>Dual purpose</li> <li>Dirt bike</li> <li>Custom*</li> <li>Trike conversion</li> <li>Classic/vintage*</li> <li>Electric cycle*</li> <li>Scooter/moped</li> <li>Segway*/Personal Transporter</li> <li>Electric bicycle*</li> <li>ATV and UTV</li> <li>GEM*</li> <li>Golf cart*</li> <li>Low speed vehicle*</li> <li>Neighborhood electric vehicle*</li> <li>Snowmobile*</li> </ul> <p>* Coverage for these types can be hard to secure from other carriers.</p>		
<b>Coverage levels</b>	<ul style="list-style-type: none"> <li>Full coverage (Liability plus Collision and Comprehensive Coverage)</li> <li>Liability plus comprehensive</li> <li>Liability only</li> </ul>		
<b>Loss settlement</b>	<ul style="list-style-type: none"> <li>Actual cash value</li> <li>Agreed value for a classic bike (inclusive of taxes and fees)</li> <li>Replacement cost for bikes new to up to 2 model years of age for continuously maintained American Modern coverage</li> </ul>		
<b>Included coverage</b>	<ul style="list-style-type: none"> <li>Accessories – \$1,000 to \$3,000</li> <li>Personal effects/safety apparel – \$1,000</li> <li>Pet protection – \$750</li> <li>Towing and emergency expense – \$75</li> </ul>		
<b>Optional coverage</b>	<ul style="list-style-type: none"> <li>Accessories – up to \$30,000</li> <li>Diminishing deductible (not available in all states)</li> <li>Medical payments</li> <li>Passenger liability</li> <li>Personal effects/safety apparel – \$2,500</li> <li>Rental reimbursement</li> <li>Towing and emergency expense – \$200</li> <li>Trailer physical damage</li> <li>Travel loss reimbursement</li> <li>Uninsured motorist*</li> <li>Underinsured motorist property damage*</li> <li>Uninsured motorist property damage*</li> </ul>		
<b>Discounts</b>	<ul style="list-style-type: none"> <li>Advance quote</li> <li>Anti-theft devices</li> <li>Association membership</li> <li>Home ownership</li> <li>Loyalty</li> <li>Motorcycle license</li> <li>Multiple policies</li> <li>Multiple vehicles</li> <li>No violations</li> <li>Paying in full</li> <li>Paperless policy</li> <li>Preferred customer</li> <li>Prior insurance</li> <li>Safety course completion</li> </ul>		
<b>Payment options</b>	<ul style="list-style-type: none"> <li>Full pay</li> <li>Monthly, EFT only</li> <li>Semi-Annual, billed or EFT</li> <li>Quarterly, billed or EFT</li> <li>Bi-Monthly, billed or EFT</li> </ul>		

## Quote today in AMsuite®

\* Not available in all states.

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22102-MS-Sellsheet-012023