

# GOLF CART



## Protecting your transportation on the course, farm, or community

Why do you need a separate insurance policy for your golf cart? It's simple, really. Although you can add easily an endorsement to your homeowners policy, doing so only covers you when you are on your own property. If you go anywhere else to ride, you need to protect yourself with a stand-alone golf cart policy.

### Golf Cart program

Coverage	<p><b>Full coverage</b> – You are covered for your liability, plus collision damage and comprehensive losses to your golf cart. With full coverage you can add options to your policy.</p> <p><b>Liability plus comprehensive</b> – Comprehensive coverage includes protection for theft or damage to your golf cart resulting from causes such as fire or weather, but not collision.</p> <p><b>Liability only</b> – You are insured for just the liability requirements of your state. Physical damage coverage to the golf cart is not part of the policy.</p>
Loss settlement	<p><b>Actual cash value</b> – 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><b>Home ownership</b> – 20% in many states</p> <p><b>Claim-free renewal</b> – 3% on first renewal and 5% each successive year</p> <p><b>Transferring your policy to us</b> – 10% if no lapse in coverage or 1% if less than a 30 day lapse</p> <p><b>Insuring multiple units</b> – 10% for insuring two golf carts or 15% for three or more</p>
Payment options	<p><b>EZPay</b> – Pay through automated monthly installments.</p> <p><b>2-Pay</b> – Pay half up-front with the balance due in a few months.</p> <p><b>4-Pay</b> – Pay a quarter up-front with an installment due every 60 days.</p> <p><b>Full Pay</b> – Pay when coverage begins or on renewal.</p>
Included coverage	<p><b>Accessories</b> – When you purchase full coverage, equipment you add to the cart 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><b>Transport trailer</b> – Add physical damage coverage for a trailer designed to transport your insured golf cart. A \$250 deductible applies.</p> <p><b>Medical payments</b> – 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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