



SNOWMOBILE

Protecting your fun in the snow

American Modern writes snowmobile insurance in Connecticut, Maine, Michigan, Minnesota, New Hampshire, New York, Pennsylvania, Vermont and Wisconsin.

Out-of-state and Canadian coverage

Our policy automatically adjusts to meet a state's minimum coverage requirements even if your policy limits are normally lower. If you ride beyond our northern border, your coverage extends into Canada.

Snowmobile program	
Coverage	<p>Full coverage – You are covered for your liability, plus collision damage and comprehensive losses to your snowmobile. 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 snowmobile 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 snowmobile 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>Safety course – 10% for course completion</p> <p>Renewal – 10% each successive year</p> <p>Association membership – 5% for belonging to an approved snowmobile association</p> <p>Insuring multiple units – 15% if insuring two or more</p>
Payment options	<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>
Optional coverage	<p>Transport trailer – Add physical damage coverage for a trailer designed to transport your insured snowmobile. 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).

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