



# All-Terrain Vehicle Insurance

Off-road fun, without any of the worry.

4, 6 and 8-wheelers, sport, utility, even multi-passenger – American Modern offers coverage for nearly all types of ATVs and UTVs. Sure, you can add an endorsement to a homeowner’s policy, but that only covers the customer when they are riding on their own property. For the full off-road experience, a genuine ATV/UTV policy is a must.

## Excellent coverage for nearly all types of ATVs and UTVs

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

\* We do not accept 3-wheeled units.

<b>Coverage</b>	<p><b>Full coverage</b> – 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><b>Liability plus comprehensive</b> – 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><b>Liability only</b> – You are insured for just the liability requirements of your state. Physical damage coverage to the ATV is not part of the policy.</p>
<b>Loss settlement</b>	<p><b>Actual cash value</b> – 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>
<b>Discounts</b>	<p><b>Home ownership</b> – 20% for three years or more of ownership</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% if insuring two ATVs or 15% for three or more</p>
<b>Payment options</b>	<p><b>EZPay</b> – Pay through automated monthly installments via credit card or bank account.</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>
<b>Included coverage</b>	<p><b>Accessories</b> – 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>
<b>Optional coverage</b>	<p><b>Transport trailer</b> – Add physical damage coverage for a trailer designed to transport your insured ATV. A \$250 deductible applies.</p> <p><b>Medical payments</b> – Coverage starts at \$1,000 and can be increased up to \$10,000.</p>

Quote today on modernLINK<sup>®</sup>



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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