

Yes, we cover that!

Motorcycle eligibility at a glance through modernLINK®



Standard bike



Mostly used for transportation with upright seating position, lower bars. Lower performance, lower repair costs.

Street performance



A step up from a standard bike, with more power and better handling.

Super sport



Performance bike designed for speed, acceleration, braking and cornering. Driver in a forward-leaning position.

Cruiser



Medium-weight bike, factory made, but a custom-built look and feel. Feet and hands in upward position.

Touring



Heavier, fully accessorized design with windscreen and generous storage. Relaxed seating for long-range trips.

Sport touring



What a sports car is to the family sedan, a sport touring bike is to a touring cycle. Comfort and accessories exchanged for tighter handling.

Dirt bike



Light weight chassis with high clearance support off-road trail riding or motocross.

Dual purpose



Heavier than dirt bike, and higher center of gravity. Street legal with lights, mirrors, instruments and signals.

Custom / Limited production



Not a mass production unit. Could be unique, a limited run, or a modification. Distinctive look and high repair cost.

Trike conversion



Production cycle customized to include a third wheel in front or rear. Distinctive look and high repair cost.

Moped



Light weight with a very small engine, gas or electric. Can also be manually propelled like a bicycle.

Scooter



Light weight, lower speed urban transportation. Upright seating, floorboard, some storage capacity.

Additional program classes

All-terrain vehicle, ATV



Off-road, recreational unit with 4-wheels (3-wheels not eligible). Single passenger.

Golf cart



Smooth surface, off-road transport for two or more and/or equipment. Open body.

Utility-terrain vehicle, UTV



Off-road, work-use with 4-, 6- or 8-wheels. Two or more passengers and/or cargo. Cab can be enclosed.

G.E.M.



Global Electric Motorsports manufactured by Polaris. Low speed, personal or light commercial transportation.

Quote today on modernLINK®



The coverage, discounts and payment options available in California and other states may vary. 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 as American Modern Insurance Company (Lic. No. 2222-8).

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