

Motorsports – New Product Comparison



Win and retain more business with new options and new discounts.

Customize coverage for just what a motorcycle customer wants with the new Motorsports product. There are new options and many new discounts. And to help you be recognized as a solution provider for harder-to-place risks, this product line now accepts classic bikes, electric cycles, low speed electric vehicles, and snowmobiles.

Streamlined process gets your quote done fast

- Key questions that may prevent a risk from being accepted are asked up front to save you the time of creating a full quote.
- Customer and vehicle data is “pre-filled” using information already entered into the system and from other sources. This eliminates duplication and streamlines the process.
- Integrated C.L.U.E. reports determine the number of claims and any at-fault accidents, and import the details saving you time.

• New Item

	Current Motorcycle Product	New Motorsports Product
Ownership and drivers	<ul style="list-style-type: none"> • Title may be held by an individual, trust, LLC or corporation • Drivers of street vehicles must be at least 16 years of age and hold a valid license • 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 	<ul style="list-style-type: none"> • Title may be held by an individual, trust, LLC or corporation • Drivers of street vehicles must be at least 16 years of age and hold a valid license • 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
Bike types accepted	<ul style="list-style-type: none"> • Standard motorcycle • Cruiser • Touring • SuperSport • Dual purpose • Dirt bike • Trike conversion • Scooter/Moped • ATV and UTV • GEM • Golf cart 	<ul style="list-style-type: none"> • Standard motorcycle • Cruiser • Touring • SuperSport • Dual purpose • Dirt bike • Custom* • Trike conversion • Classic/vintage* • Electric cycle* • Scooter/Moped • Segway* • ATV and UTV • GEM* • Golf cart* • Low speed vehicle* • Neighborhood electric vehicle* • Snowmobile* <p>* Coverage for these types is hard to secure from other carriers.</p>
Coverage levels	<ul style="list-style-type: none"> • Full coverage • Liability plus comprehensive • Liability only 	<ul style="list-style-type: none"> • Full coverage • Liability plus comprehensive • Liability only
Loss settlement	<ul style="list-style-type: none"> • Actual cash value • Replacement cost for bikes new to up to 2 model years of age 	<ul style="list-style-type: none"> • Actual cash value • Replacement cost for bikes new to up to 2 model years of age • Agreed value for a classic bike

	Current Motorcycle Product	New Motorsports Product
Included coverage	<ul style="list-style-type: none"> • Accessories • Safety apparel 	<ul style="list-style-type: none"> • Accessories – \$1,000 to \$3,000 • Personal effects/safety apparel – \$1,000 • Pet protection – \$750 • Towing and emergency expense – \$75
Optional coverage	<ul style="list-style-type: none"> • Medical payments • Passenger liability • Rental reimbursement • Trip loss reimbursement • Trailer • Uninsured motorist 	<ul style="list-style-type: none"> • Accessories – up to \$30,000 • Diminishing deductible • Medical payments • Passenger liability • Personal effects/safety apparel – \$2,500 • Rental reimbursement • Towing and emergency expense – \$200 • Travel loss reimbursement • Trailer physical damage • Uninsured motorist
Discounts	<ul style="list-style-type: none"> • Claim-free renewal • Home ownership • Insuring multiple units • Transferring a policy 	<ul style="list-style-type: none"> • Advance quote • Anti-theft devices • Association membership • Home ownership • Loyalty • Motorcycle license • Multiple policies • Multiple vehicles • No violations • Paperless policy • Paying in full • Preferred customer • Prior insurance • Safety course completion
Payment options	<ul style="list-style-type: none"> • Full pay • Monthly, EFT only • 2-Pay, billed • 4-Pay, billed 	<ul style="list-style-type: none"> • Full pay • Monthly, EFT only • 2-Pay, billed or EFT • 4-Pay, billed or EFT • 6-Pay, billed or EFT

The new Motorsports product is offered just through American Modern Property and Casualty Insurance Company, and will begin rolling out in 2016.



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