

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 or LLC • 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><i>* Coverage for these types is hard to secure from other carriers.</i></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 • 4-Pay, billed 	<ul style="list-style-type: none"> • Full pay • Monthly, EZPay only • Semi-Annual, billed or EFT • Quarterly, billed or EFT • Bi-Monthly, 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.



Quote today on AMsuite®

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or not be available for all risks or in all states. Rates, discounts vary, are determined by many factors, are subject to change.

American Modern Insurance Group, American Modern, AMsuite, modernLINK, and Homeowners FLEX are trademarks or registered trademarks of American Modern Insurance Group, Inc. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including but not limited to American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1.)

© 2020, American Modern Insurance Group, Inc., 7000 Midland Blvd. Cincinnati, OH 45102-2607, USA All rights reserved.
10503-MS-Comparison-072020