

Recreational Vehicle Protection



Covered Types of Vehicles

- Snowmobiles
- Mopeds
- Mini or Trail Bikes
- Motorized Bicycles
- 4-Wheel All-Terrain Vehicles
- Golf Carts*

* Special conditions may apply to golf carts in Arizona.

Whatever you ride, make sure you have the right insurance protection before you suit up and hit the trails.

When you're cruising the trails or carving new paths in fresh snow, the last thing you want to worry about is whether you have the right insurance coverage. Auto-Owners Recreational Vehicle coverage offers protection for you (Liability and Medical Payments), as well as your vehicle (Comprehensive and Collision).

Get the security and peace of mind you deserve - talk to your independent agent today about Recreational Vehicle insurance coverage from Auto-Owners.

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AGENCY IMPRINT
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Recreational Vehicle Protection

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Available Coverages

BODILY INJURY LIABILITY

Protects you when your recreational vehicle is involved in an accident resulting in injury or death of another person.

PROPERTY DAMAGE LIABILITY

Protects you when your recreational vehicle is involved in an accident resulting in damage to another person's property.

MEDICAL PAYMENTS

Coverage for accidental injury arising out of the use of your recreational vehicle. This coverage does not apply to trail bikes or similar 2-wheel vehicles.

UNINSURED MOTORIST*

Covers any person riding the recreational vehicle for bodily injury caused by the owner or driver of an uninsured motor vehicle.

* Not available in Michigan

COMPREHENSIVE

Pays for loss or damage to your recreational vehicle for all causes except collision.

COLLISION

Pays for collision damage to your recreational vehicle.

SAFETY RIDING APPAREL COVERAGE

Automatically applies to motorcycles, mopeds and recreational vehicles when Collision and Comprehensive coverage are purchased. The coverage will provide \$1,000 for helmets, gloves, boots and any other clothing designed to minimize injury in the event of a covered accident. The Safety Riding Apparel Coverage is included at no additional charge, with no applicable deductible.

Why Auto-Owners?

- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is among the largest insurance providers in the United States.
- Auto-Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.

Note: Recreational vehicles may not be: Licensed for use on public roads, used primarily on water, rented to others for a period of less than one year, used for public livery or for which a fee is charged, used in any prearranged race or speed test, or a 3-wheeled motorized vehicle.

The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

Auto-Owners Insurance

