

Motorcycle Insurance



Policy Highlights

New Motorcycle Replacement

The second you drive your new bike off the lot, it depreciates in value. If you have a loss in the first 90 days, we will automatically cover you for the full purchase price of a new bike.

24/7 Roadside Assistance

365 days a year. Ride with confidence knowing that Auto-Owners offers over 30,000 expert service providers throughout the United States and Canada. When you add this optional coverage to your policy, all riders are covered, no matter who is using the bike. Gas, oil, tires, batteries, and more . . . Auto-Owners has your back.

Fact: The first motorcycle was sold in 1894. We've been protecting this great invention for just about as long.

You've worked hard your whole life. Protect your most valuable investments with insurance customized for you and your unique lifestyle on the road. Without the right insurance, more than just expensive dents in your bike can cause a hefty dent in your wallet. Think about all the other possible damages: theft, fire, legal expenses, injuries . . .

Auto-Owners Insurance offers competitive rates, industry-leading customer service from a local agent, and coverages designed with motorcycle owners in mind.

(continued on reverse)

The Auto-Owners motorcycle program is designed to provide coverage for motorcycles licensed and approved for use on public highways. We also cover motor scooters, mopeds, motorized bicycles, off-road motorcycles, and trail bikes. Please talk to your agent for more details. The Auto-Owners Motorcycle Program is not available in PA.



AGENCY IMPRINT
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Coverages

- **Collision**
Pays for damage to your motorcycle caused by any type of collision.
- **Comprehensive**
Pays for fire, theft and other non-collision related damage to your motorcycle. (Referred to as Other Than Collision coverage in VA.)
- **Bodily Injury Liability and Property Damage Liability**
Provides payment for injuries to others and for physical damage to someone else's property in the event of an accident for which you are found responsible. We will also provide legal defense if you are sued.
- **Uninsured/Underinsured Motorist**
Protects anyone riding your motorcycle in the event of injury, damage, or death caused by someone who does not have insurance coverage or does not have adequate liability limits.
- **Medical Payments**
Pays for medical, chiropractic, and funeral expenses for injuries resulting from an accident.
(Not available in AR, KS, KY, MN and NC. Personal Injury Protection is available in KS and KY. Medical and Hospital Benefits coverage is available in AR. Referred to as Medical Expense coverage in VA.)
- **Road Trouble Service**
Our experts know just how to help you when you're stranded on your bike. This includes services such as changing a flat tire, delivery of fluids, and towing. (Referred to as Towing and Labor Coverage in NC and VA.)
- **Additional Expense**
Reimburses you for necessary expenses incurred as a result of a covered loss. For example, rental of a motorcycle or hotel costs if a loss occurs while away from home.
- **Total Loss to a New Motorcycle**
If you purchased your motorcycle brand new and you have a total covered loss in the first 90-days of buying it, then we will replace it with a new motorcycle or reimburse you the original purchase price paid.
(Eligible policies must have both Collision and Comprehensive coverage. Not available in NC or VA.)
- **Safety Riding Apparel Coverage**
When you purchase Collision and Comprehensive coverage, we will also provide you with coverage for helmets, gloves, boots and any clothing designed to minimize injury in the event of an accident. (Not available in NC or VA.)

Premium Advantages

There are several premium advantages available in most states if you and your motorcycle qualify:

- Multi-Policy Discounts
- Anti-Theft Device Discounts (Not available in NC.)
- Touring Bike Discount
- Anti-Lock Brakes System (ABS) Discount
- Motorcycle Safety Foundation Discount
(Referred to as Motorcycle Rider Education Discount in TN.)
- Premier rates for qualified operators
- Rates anticipate seasonal use in some states
- Discounted rates if your motorcycle is included on a policy with a personal automobile

Note: 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

