



*When you
Count on EMC®
for motorcycle
insurance, you
can cruise with confidence.*



EMC®
Insurance Companies

**MOTORCYCLE
INSURANCE**

Count on EMC®

Headquartered in Des Moines, Iowa, EMC Insurance Companies provides insurance coverage and services through 16 branch offices and 5 service offices across the country. With more than 2,100 employees and assets of nearly \$3 billion, EMC ranks among the top 60 insurance organizations in the nation.



EMC®
Insurance Companies

Home Office
717 Mulberry
Des Moines, Iowa 50309
515-280-2511 • 800-447-2295
www.emcinsurance.com

This brochure is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Please read the policy for specific terms and conditions.

©Copyright Employers Mutual Casualty Company 2009. All rights reserved.
©iStockphoto.com/Sami Suni/Jim Parsons/Francisco Camus MK8007 (3-09)

Count
on EMC®



Count
on EMC®

Count
on EMC®

MOTORCYCLE INSURANCE



You've customized your bike to fit your personality — let EMC Insurance Companies customize your insurance policy to fit your unique needs.

Whether you're a hard core rider or a weekend warrior, you can get the coverage you need at an affordable price with EMC.

Optional Coverages

In addition to providing complete protection for you and your motorcycle, EMC offers a full selection of optional coverages to meet your individual needs.

- **Customizing Equipment Coverage** – EMC's motorcycle policy provides coverage for nonfactory installed chroming, custom paint, accessories and equipment up to \$1,000 at no additional charge if at the time of loss the item(s) is (are) permanently attached and part of the motorcycle described on the policy (subject to a \$100 deductible). Higher limits are also available at additional costs.
- **Trip Interruption Coverage** – This coverage provides for transportation expenses incurred in the event of a mechanical or electrical breakdown of a specified motorcycle and also expenses included for lodging and meals in the event of a covered physical damage loss or mechanical or electrical breakdown.

- **Motorcycle Helmet Coverage** – If you purchase collision coverage, your EMC policy will automatically provide coverage at no additional cost for motorcycle helmets worn by you and your passenger for damages resulting from a covered collision.
- **Excess Electronic Equipment Coverage** – Your motorcycle policy will provide protection for specific permanently installed electronic equipment at no additional cost to you.

Additional Discounts*

EMC Insurance Companies offers several discounts that can make a significant difference in your insurance premium:

- **Combination Policy Discount** – Receive a 5% savings off your motorcycle policy premium if your auto and homeowner policies are also written with EMC.*
- **Preferred Cyclist Discount** – Qualified motorcyclists receive an additional 10% savings off the premium for each cycle.
- **Multi-Cycle Discount** – If you own more than one motorcycle, you can save an additional 10% off the cost of insuring each cycle.
- **Seasonal Discounts** – EMC recognizes the shorter motorcycle season in northern states by offering special reduced rates for annual motorcycle coverage.

Convenient Payment Options

EMC offers convenient payment and billing options to fit your needs. Avoid writing checks and paying postage by using one of these convenient payment options:

- **Online Payments** – Select **Make Online Payment Now** on the emcinsurance.com homepage to pay your bill online with your credit card or checking account.
- **Electronic Funds Transfer (EFT)** – Provides the convenience of having your monthly payments automatically deducted from your checking or savings account.

Added Value From EMC

You can cruise with confidence when you have motorcycle insurance with EMC Insurance Companies. We offer you more than comprehensive coverages and discounts. You can also rely on EMC for convenience, service and stability.

- **Claim Services** – Professional countrywide claim services provides timely, fast and accurate settlements of all covered claims.
- **Local Service** – EMC is represented through local independent insurance agents who understand you and your community.
- **Financial Stability** – With nearly 100 years of experience, EMC holds one of the highest financial ratings for insurance companies.

* Not available in all states.