



Motorsports

Be a market leader by offering robust coverage at a fair price for more than just street bikes.

Stand out from the agent down the street by offering up to 14 discounts and expanded coverage options, including a replacement cost settlement that does not expire for a new cycle. You can cover more than just standard motorcycles, too. Expand your market reach by including classic and custom cycles, plus golf carts and other low-speed electric vehicles, ATVs, and snowmobiles.

Discounts help customers save

There is no limit on the number of discounts you can apply, and no cap on the total discount value:

- Advance quote
- Anti-theft device installation
- Association membership
- Customer loyalty
- Home ownership, any carrier
- Motorcycle license
- Multiple policies with American Modern
- Multiple motorsport vehicles
- No driving violations
- Paying in full
- Paperless policy
- Preferred customer
- Prior insurance
- Safety course completion

The discount amount will vary based on the kind of coverage selected, but for a good risk, it should be easy to save 20 percent or more.

Upgrade the protection with these options

- Upgrade motorcycle accessories coverage from \$3,000 up to \$30,000
- Upgrade any claim repairs to guarantee use of manufacturer parts
- Upgrade personal effects/safety apparel coverage from \$1,000 to \$2,500
- Upgrade towing and emergency expense coverage from \$75 to \$200

Special protection covers classic or new cycles

- Classic bikes are protected with an agreed value settlement.
- Bikes 2 model years old and newer are eligible for replacement cost settlement.
The increased coverage will not expire so long as the bike owner keeps renewing the policy.

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| 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. |
| Bike types accepted | <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 |
| Loss settlement | <ul style="list-style-type: none"> Actual cash value Agreed value for a classic bike Replacement cost for bikes new to up to 2 model years of age |
| Included coverage | <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"> Accessories – up to \$30,000 Diminishing deductible Medical payments Passenger liability Personal effects/safety apparel – \$2,500 Rental reimbursement Towing and emergency expense – \$200 Trailer physical damage Travel loss reimbursement Uninsured motorist |
| Discounts | <ul style="list-style-type: none"> Advance quote Anti-theft devices Association membership Home ownership Loyalty Multiple policies Multiple vehicles No violations Paying in full Paperless policy Preferred customer Prior insurance Safety course completion |
| Payment options | <ul style="list-style-type: none"> Full pay Monthly, EFT only Semi-Annual, billed or EFT Quarterly, billed or EFT Bi-Monthly, billed or EFT |

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.

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10469-MS-072020