



# Motorcycle Insurance

*High Performance Protection*





# The kind of coverage *your cycle deserves.*

**F**ew things rival the exhilarating power of cruising on a motorcycle.

**The wide-open road.**

**The freedom to roam.**

**But, as you get ready to feel the wind at your back, don't be foolish...make sure your cycle is properly insured. The right coverage is important for both you and your cycle's protection.**

**Whether you ride a touring bike, a moped, or virtually anything in-between, American Family's Motorcycle Policy offers a broad range of coverages to suit your every need.**

## ***Basic Plan—coverage that's got the right attitude.***

Our basic policy provides collision and comprehensive coverage for your motorcycle, including:

- Frame
- Instruments
- Handlebars
- Mirrors
- Wheels
- Fork
- Lights
- Motor
- Seat

***Collision Coverage.*** This plan provides coverage for losses caused by collision with other vehicles or objects, regardless of who is at fault.

***Comprehensive Coverage.*** The basic policy also includes comprehensive coverage to protect you against losses not caused by collision. After you pay the deductible, we will pay for losses that result from a variety of perils, such as:

- Theft
- Wind
- Lightning
- Fire
- Vandalism
- Hail

## ***Basic Plus Plan—coverage that takes it up a notch.***

This plan provides extended coverage for your cycle and any or all of the following accessories:

- Saddle Bags
- Custom Paint
- Sissy Bar
- Trunk
- Custom Chrome
- Luggage Rack
- Fairing
- Trailer
- Windshield
- Custom Seat
- Radio
- Side Car
- Highway Bars
- Extended Fork
- Tape Player and Tapes
- CD Player and Discs



## *Liability coverage.*

Protecting yourself on a cycle requires more than wearing a helmet. You'll also want to protect yourself against possible liability because, unfortunately, accidents do happen. If you injure someone in a covered accident or damage the property of others arising from the use of your insured motorcycle, you will be protected up to the limits stated in the Basic and Basic Plus Plans.

**Defense Costs.** Our policy covers legal defense expenses until your liability limits are offered or paid and provides up to \$50 (\$250 in Arizona, Colorado, Georgia, Iowa, Nevada, and Washington) per day for lost wages if you are asked to attend a trial or hearing.

**Emergency First Aid.** American Family will pay first aid expenses for covered accidents.

**Passenger Liability.** This coverage provides bodily injury liability protection for people riding on your cycle. (Passenger liability is required in some states.)

## *Other coverages.*

**Uninsured Motorist Coverage.** Provides payment, up to the limits contained in the policy, for covered legally collectible damages for bodily injury or death if you or any person riding on your motorcycle (in Colorado, you, your spouse or a resident relative) is injured or killed in an accident by an at-fault uninsured vehicle, or if the driver at fault is never identified. (Uninsured motorist coverage is required in some states.)

If you are a resident of Illinois, Indiana, Ohio or Utah, you can purchase uninsured motorist coverage to cover property damage.\* American Family will pay for damages up to the policy limits if your cycle is damaged by an uninsured motor vehicle. This coverage applies only if the name and address of the owner or operator is provided to us.

**Underinsured Motorist Coverage.** When you purchase this coverage, we will pay legally collectible damages for bodily injury if you or any person riding on your motorcycle (in Colorado, you, your spouse or a resident relative) is injured or killed by an at-fault driver who has liability limits less than the underinsured motorist limits you have selected. (Underinsured motorist coverage is required in some states.)\*\*

**Financial Responsibility Filing.** American Family may provide this service if you have lost your license and are required to file an SR-22 form to comply with financial responsibility laws. There may be a small one-time filing fee in some states.

*\*In Georgia, Uninsured Motorist Property Damage is included in Uninsured Motorist Coverage.*

*\*\*Also in Georgia, Underinsured Motorist Coverage is included in Uninsured Motorist Coverage.*



## Add other available coverages.

**Medical Expense Coverage.** You may purchase medical care coverage at your option. After your deductible (\$100) is met, we will pay covered medical expenses and funeral services, up to the policy limits (\$2,500 maximum for funeral expenses), resulting from death or bodily injury sustained while driving or riding on your motorcycle. Medical services include the following:

- Surgery
- Ambulance
- Hospital Care
- Dental Care
- Prosthetic Devices
- X-rays
- Professional Nursing Services

**Higher Liability Limits.** For extra coverage, ask your agent about increased limits of liability.

**Discounts.** You may qualify for money-saving discounts on certain motorcycle insurance coverages by:

- Insuring both your cycle and home with American Family.
- Insuring multiple cycles with American Family.
- Insuring certain types of touring cycles with American Family.

You may also save on your motorcycle insurance premiums under the 50+ Premium Plan.

Ask your American Family agent for details.

*This brochure highlights the coverage offered in American Family's Motorcycle Policy and is not a contract. Please see the actual policy for a detailed description of coverages, limitations and exclusions.*



## Policy rates for your coverage:

<b>Physical Damage Coverage</b>	<b>Rate</b>
<input type="checkbox"/> Basic Plan \$ _____ deductible	\$ _____
<input type="checkbox"/> Basic Plus Plan \$ _____ deductible	\$ _____

(Deductible applies to Collision and Comprehensive Coverage.)

### **Liability Coverage**

Bodily Injury	
\$ _____ each person	
\$ _____ each occurrence	\$ _____

Property Damage	
\$ _____ total coverage	\$ _____

Guest Passenger Liability	\$ _____
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### **Uninsured Motorist Coverage**

\$ _____ each person	
\$ _____ each accident	\$ _____

### **Uninsured Motorist Property Damage\***

\$ _____ each accident	\$ _____
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(Available in Indiana, Georgia, Ohio and Utah only)

### **Underinsured Motorist Coverage**

\$ _____ each person	
\$ _____ each accident	\$ _____

### **Medical Expense Coverage**

\$ _____ each person	
\$ _____ deductible	\$ _____

<b>Financial Responsibility Filing</b>	\$ _____
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### **TOTAL ESTIMATED PREMIUM**

<input type="checkbox"/> Annual <input type="checkbox"/> Semiannual	\$ _____
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\*You can choose a deductible in Georgia.

# All your protection under one roof®

At American Family Insurance we've made it our mission to add clarity, caring and convenience to a part of life that is often complicated, impersonal and unnecessarily time-consuming. We offer a variety of insurance products at fair and competitive rates. You should review your coverages if you answer yes to any of the following:

- Improved your home or bought a new home?
- Purchased a new vehicle?
- Graduated from school?
- Changed your marital status?
- Welcomed a new addition to your family?
- Have a new teen driver in your family?
- Purchased or received something valuable?
  - Jewelry
  - Motorcycle, boat or snowmobile
  - Computer
  - Started or added to a collection (e.g., coins, stamps, fine art, etc.)
- Started a new business or a new job?
- Thinking about retirement?

If you have not reviewed your insurance coverages lately, contact your local agent for a no-obligation personal insurance review. We'll review your current insurance for costly duplications and gaps in coverage.



*All your protection under one roof®*

**access anytime**

**1-800-MYAMFAM** AMFAM.COM