



# Snowmobile

Sure, snowmobiles are fun. But in some parts of the country, they are essential tools for survival. Even more reason to ensure that the coverage you offer meets all the customer's needs. This policy automatically meets a state's minimum coverage requirements and can be tailored with optional coverages and discounts.

To quote, just select snowmobile as a vehicle type in the Motorsports product.

<b>Ownership and drivers</b>	<ul style="list-style-type: none"> <li>Title may be held by an individual, trust, LLC or corporation</li> <li>Units 250cc or less – driver must be at least 11 years of age. 251cc and greater – driver must be at least 16 years of age.</li> </ul>
<b>Coverage levels</b>	<ul style="list-style-type: none"> <li>Full coverage (Liability plus collision and comprehensive)</li> <li>Liability plus comprehensive</li> <li>Liability only</li> </ul>
<b>Loss settlement</b>	<ul style="list-style-type: none"> <li>Actual cash value</li> <li>Agreed value</li> <li>Replacement cost for units new to up to 2 model years of age (Must be continuously covered by American Modern.)</li> </ul>
<b>Included coverage</b>	<ul style="list-style-type: none"> <li>Accessories – \$1,000</li> <li>Personal effects/safety apparel – \$1,000</li> <li>Pet protection – \$750</li> <li>Towing and emergency expense – \$75</li> </ul>
<b>Optional coverage</b>	<ul style="list-style-type: none"> <li>Accessories – up to \$30,000</li> <li>Diminishing deductible (not available in all states)</li> <li>Medical payments</li> <li>Passenger liability</li> <li>Personal effects/safety apparel – \$2,500</li> <li>Rental reimbursement</li> <li>Towing and emergency expense – \$200</li> <li>Trailer physical damage</li> <li>Travel loss reimbursement</li> <li>Uninsured motorist</li> </ul>
<b>Discounts</b>	<ul style="list-style-type: none"> <li>Advance quote</li> <li>Association membership</li> <li>Loyalty</li> <li>Multiple vehicles</li> <li>Paying in full</li> <li>Preferred customer</li> <li>Safety course completion</li> <li>Anti-theft devices</li> <li>Home ownership</li> <li>Multiple policy types</li> <li>No violations</li> <li>Paperless policy</li> <li>Prior insurance</li> </ul>
<b>Payment options</b>	<ul style="list-style-type: none"> <li>Full pay</li> <li>Monthly, EFT only</li> <li>Semi-Annual, billed or EFT</li> <li>Quarterly, billed or EFT</li> <li>Bi-Monthly, billed or EFT</li> </ul>
<b>Out-of-state coverage</b>	<ul style="list-style-type: none"> <li>Our policy automatically adjusts to meet a state's minimum coverage requirements even if your policy limits are normally lower. If you ride beyond our northern border, your coverage extends into Canada.</li> </ul>

## Quote today in 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 and discounts vary, are determined by many factors, and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including but not limited to: American Modern Home Insurance Company d/b/a in CA as American Modern Insurance Company (Lic. No. 2222-8) and American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1.)

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