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.

American MODERN®

Ownership and drivers	• 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	• 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* ** Coverage for these types is hard to secure from other carriers.*
Coverage levels	• Full coverage • Liability plus comprehensive • Liability only
Loss settlement	• Actual cash value • Agreed value for a classic bike • Replacement cost for bikes new to up to 2 model years of age
Included coverage	• Accessories – $1,000 to $3,000 • Personal effects/safety apparel – $1,000 • Pet protection – $750 • Towing and emergency expense – $75
Optional coverage	• 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	• 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	• Full pay • Monthly, EFT only • 2-Pay, billed or EFT • 4-Pay, billed or EFT • 6-Pay, billed or EFT

Quote today on AMsuite®

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