

# Ready to shift your insurance into high gear?

Celina Insurance Group provides the peace of mind that comes with knowing your future is protected. Our motorcycle program offers a combination of limits, coverages, and built-in features that give you the flexibility to protect you AND your assets in the event of an accident.



## About Us

Founded in 1914, Celina Insurance Group is comprised of four mutual property and casualty insurance companies. Celina underwrites auto, non-standard auto, farm, home, commercial auto and property insurance, as well as umbrella and casualty coverage in six Midwestern states. Celina Insurance Group is represented by some 500 independent agencies.



**A- (Excellent)**

*Information in this brochure is only a summary of the provisions of the policy. Certain terms, exclusions, and limitations apply. For details, consult your policy or your independent Celina Insurance Group agent.*

**celina**  
INSURANCE GROUP

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## Motorcycle Insurance





## Coverages

We offer the following coverages for your motorcycle with deductibles to meet your particular financial needs.

### Collision\*

Insures you for the impact of your motorcycle with another object or vehicle.

### Comprehensive

Pays for glass breakage, falling objects, fire, theft, contact with an animal, windstorm, hail, water and other perils.

### Liability Coverage

Covers damage for bodily injury or property damage to others caused by an accident for which you are legally responsible.

### Medical Payments Coverage

Insures you for medical expenses incurred as a result of an accident.

### Uninsured or Underinsured Motorists Coverage

Insures you for bodily injury resulting from an accident caused by an uninsured or underinsured motorist or a hit-and-run driver.

\*Collision coverage cannot be purchased without also purchasing Comprehensive coverage.

## Program Features

### Sunny Day Coverage

This option allows for occasional use during the 3-month lay up period from December 1 through March 1.

### Travel Package

Included at no additional charge, we offer a double medical payment limit (up to a \$10,000 limit) and no medical payment deductible if you are wearing a helmet or full leather at the time of an accident. If your cycle has physical damage during a covered accident and is your primary means of transportation, we offer up to \$200 for safety helmet coverage, a \$50 travel expense to get home and \$15 per day for rental expenses.

### Classic Motorcycles

We offer coverage for cycles that are 25 to 35 years old and/or valued up to \$40,000.

### Accessories Coverage

Accessories coverage of \$3,000 is automatically included for your cycle IF you purchased comprehensive coverage on the cycle. This coverage is for devices, enhancements or changes other than those which the original manufacturer installed.

### Original Equipment Manufacturer (OEM) Parts

If your motorcycle is damaged in a covered loss, we will replace any damaged OEM parts with OEM parts.

## Optional Coverages

### Emergency Roadside Assistance

In the event of a breakdown, this endorsement gives you access to the following services:

- ✔ Towing
- ✔ Jump start
- ✔ Fluid delivery
- ✔ Flat tire towing

### Higher Limits

We also offer higher limits for accessories coverage on safety riding apparel, electronic equipment, sidecars and custom exhausts/painting.

## Available Discounts

### Claim-Free Discount

We reward you with a discount on your policy premium if you have been claim-free with Celina Insurance Group or your previous insurance carrier.

### Multi-Policy Discount

If you also insure your automobile(s) or home with Celina Insurance Group, you will receive a discount on your motorcycle policy.

### Multi-Cycle Discount (2+ cycles)

If you are insuring more than one motorcycle, you will receive a discount.

### Driver Training Course Discount

You are eligible for a discount if you take a motorcycle driver training course.

### Transfer Discount

We reward you with a discount if you transfer your policy to Celina Insurance Group from another insurance carrier.

