# 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.



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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.

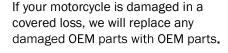
#### **Classic Motorcycles**

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



# **Optional Coverages**

#### **Emergency Roadside Assistance**

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

TowingJump startFluid deliveryFlat 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.