

# Protect your motorcycle, on and off the road.

Auto-Owners Insurance offers competitive rates, industry-leading claims service and coverages designed with motorcycle owners in mind. Talk to your independent agent today to find the coverage that's right for you.



LIFE . HOME . CAR . BUSINESS



# WHY AUTO-OWNERS?

- We offer more than just auto insurance with our wide array of car, home, business, and life insurance products, you can look to Auto-Owners for all your insurance needs.
- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is among the largest insurance providers in the United States.
- Auto-Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.

Whether you like to ride a touring motorcycle, a cruiser, or even scooters, Auto-Owners Insurance has you covered. Below are some highlights of Motorcycle Insurance coverages that we offer. Your agent can answer any questions and explain your coverage options.

#### **COVERAGES**

#### Road Trouble Service

Our experts know just how to help you when you're stranded on your bike. Your motorcycle is covered 24 hours a day, seven days a week, no matter who is using the bike. Out of gas? Have a flat tire? Motorcycle break down? You're covered.

(Referred to as Towing and Labor Coverage in NC and VA)

#### Additional Expense

Reimburses you for necessary expenses incurred as a result of a covered loss. For example, rental of a vehicle or hotel costs if a loss occurs while away from home.

(Referred to as Transportations Expenses in NC and VA)

### Total Loss to a New Motorcycle

If you purchased your motorcycle brand new and you have a total covered loss in the first 90 days of buying it, then we will replace it with a new motorcycle or reimburse you the original purchase price paid.

(Eligible policies must have both Collision and Comprehensive coverage. Coverage not available in NC and VA.)

#### Safety Riding Apparel

When you purchase Comprehensive and Collision coverage, we will provide you with coverage for protective clothing or equipment designed and worn to minimize injury in the event of an accident.

(Not available in NC or VA)

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Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material. EPL is not available in Arkansas

# PREMIUM DISCOUNTS AVAILABLE

- Multi-Policy Discounts
- Anti-Theft Device Discount
- Touring Bike Discount
- Anti-Lock Brakes System (ABS) Discount
- Motorcycle Safety Foundation Discount
- Multi-Vehicle Discount