

A Long Afternoon,  
Unexplored Countryside

**Read Your Policy Carefully.**

This brochure contains summaries of coverages that are available. For a complete description of coverages, exclusions, conditions and limitations, please refer to and read your policy carefully.

Hit the "Off" Road with

**ATV Insurance  
Protection**

**– and  
Good Insurance  
Coverage.**

Sunny days, off-road trails, and sights you can't see from any highway – adventure is right around the next bend when you own an ATV.

To make sure your ride is always pleasant, it's important to have the right insurance protection. That's why we've designed quality coverage especially for All-Terrain Vehicles like yours.

We Offer a Broad Array of Products  
to Cover Your  
Specialty Insurance Needs.

Manufactured Home  
Vacant Dwelling  
Dwelling Fire  
Motor Home  
Travel Trailer  
ATV  
Boat  
Personal Watercraft  
Elite Collector Car  
Specialty Homeowner

Some of these products may not be available in your state. Please contact your agent to find out more.



[www.amig.com](http://www.amig.com)



American Modern Insurance Group includes the following companies:

In CA: AFH Insurance Company and American Modern Insurance Company.  
Other States: American Modern Home Insurance Company, American Family Home Insurance Company, American Western Home Insurance Company, American Southern Home Insurance Company, American Modern Lloyds Insurance Company, American Modern Insurance Company of Florida, Inc., American Modern Surplus Lines Insurance Company and American Modern Select Insurance Company.

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## Programs for Every ATV.

- **Traditional ATVs**
- **Sport ATVs**
- **Utility Vehicles**
- **Dirt Bikes**

## Why a Separate ATV Policy Makes Sense.

- With American Modern, you'll get coverage wherever you choose to ride. But, an endorsement on a Homeowners policy only covers you on your own premises.
- Our rates are extremely competitive and reasonable. For a free quote, give your agent a call.
- We offer various levels of protection, from Liability Only policies to policies with Liability/Comprehensive/Collision coverage.

## Tailor Coverages to Your Needs.

- You can often add optional coverages and increase protection limits so you can customize your policy to meet your specific needs.
- We offer protection for your add-ons such as racks, trunks, winches, and other permanently attached accessories. \$1,000 of accessories coverage is automatically included at no charge. Higher limits are available.

### Protect the Rider, Along with the ATV

Safety gear and responsible operation will help ensure the most enjoyable outing when you hit those off-road tracks and trails. Always wear a helmet and other protective gear, and do not let a child under 12 ride alone.



## More User-Friendly Features.

- **Many Ways To Save.\*** When you qualify for discounts, you can apply each of them to your policy, which can really drive your premium down:
  - ✓ **Homeownership**
  - ✓ **Multiple ATVs**
  - ✓ **Transfer Discount**
  - ✓ **Loss-Free Renewal Discount**
- **Fast and Reliable Claims Service.** Report your claim any time, day or night! Log on to [www.amig.com](http://www.amig.com) or give us a call.
- **Lots of Payment Options.** Sign up for EZPay, and have a manageable monthly payment automatically deducted from your bank account – on the day you select! You can also pay in full or in four installments with a check or money order, or with your VISA®, MasterCard®, Discover®, American Express® or debit card.

\*Discount availability may vary by state.

## ABOUT AMERICAN MODERN

The companies of American Modern are nationally recognized leaders in specialty insurance, and currently serve more than 1.3 million policyholders throughout the country. Based in Cincinnati, Ohio, American Modern's parent, The Midland Company, has been in business since 1938.

American Modern is rated A+ (Superior) by the A.M. Best Company, an independent analyst of the insurance industry. The company is licensed in all 50 states through a number of property and casualty companies.