



Motorcycle

Choose American Modern first for:

- All bike types, plus off-road ATV, scooter and golf cart
- Liability-only policy
- Liability limits up to \$250/\$500
- All driving records
- \$3,000 accessories coverage included (\$1,000 for off-road), can increase to \$15,000
- Replacement cost optional for bikes 2 years or newer
- Discounts: transfer, homeowner, safety course, multiple units, loss-free renewal

But especially ...

- Cruiser class, Harley-Davidson Sportster
- Golf cart
- Bikes 8 years or older
- Married insured (aged 45 or older)
- Insured with higher credit score
- Experienced rider
- Homeowner



Watercraft

Choose American Modern first for:

- Most boat types accepted
- Up to 64 ft (125 ft houseboat) and up to 70 m.p.h.
- Liability only or full coverage
- Agreed value settlement for boats up to 10 years
- Optional replacement cost for boats up to 3 years
- ACV settlement for boats 11 years or older
- Included: \$1,000 medical payments — increase to \$25,000
- Packaged options: under/uninsured watercraft, non-owned watercraft liability, personal effects, emergency assistance and towing
- Separate options: water sport liability, trailer or boat lift
- Discounts: ownership experience, diesel fuel, claims free renewal, policy transfer

But especially ...

- Bass boat, houseboat, pontoon, trawler
- Personal watercraft (ex. Jet Ski® or WaveRunner®)
- Experienced owners aged 50 and older



Collector Vehicle

Choose American Modern first for:

- Collector vehicles used primarily for pleasure: antique, classic, muscle car, custom, hot rod, exotic, motorcycle, tractor, fire engine, under restoration, military equipment
- Hard-to-place: late model collectible, kit/car or replica, highly modified, pro-street and race, trailers
- Agreed value with inflation guard — no depreciation
- Collections of any size
- One liability charge covers all vehicles — up to \$1M limit
- Broad usage and operator eligibility
- Mileage tiers = rate savings: from 1000 to unlimited
- Included: trip interruption (\$600), towing (\$75), parts (\$2000), pet (\$750), new vehicle (\$50,000)
- Options: nationwide roadside assistance with flatbed towing, full safety glass, transit and foreign country
- Discounts: affiliated car club/association membership, large collections, high valued vehicles, anti-theft device

But especially ...

- Lower annual usage — 3,000 miles or less
- Car club/association membership
- Large collections and high valued vehicles
- 1950-1985, late model collectible and exotics (under 25 years), military, tractor, fire engine