

Off-Road Vehicle



Key Features

When it comes to off-road vehicle (ORV) insurance, a Foremost® policy provides both the essential coverage customers expect, plus many valuable extras that make this policy a great choice for off-road enthusiasts.

From motorized all-terrain vehicles to **snowmobiles, dirt bikes, dune buggies and even golf carts**, we accept a wide range of risks. Today's off-road vehicles can cost thousands of dollars and Foremost offers the kind of protection customers want.

Coverage Highlights

More coverage equals more value for customers who use off-road vehicles. A Foremost policy offers these valuable standard and optional coverages:

- **Collision coverage** protects the off-road vehicle in the event of damage caused by collisions with things like other vehicles, trees or utility poles, regardless of fault.
- **Coverage for Helmets and Safety Apparel** protects valuable safety gear, such as goggles and helmets when the customer purchases Collision Coverage.
- **Other Than Collision coverage** provides coverage for other kinds of damage to the off-road vehicle, such as fire, theft, flood or vandalism.
- **Liability coverage** for third-party injury and property damage claims resulting from an accident involving the covered off-road-vehicle.
- **Medical Payments** provides primary coverage for medical bills incurred for injuries resulting from a motor vehicle accident.
- **Annual Policies** mean year-round coverage with no lay-up period, whenever the trail calls, customers are covered. No extra phone calls, no hassles!
- **Optional coverage** for Transport Trailers covers trailers used to transport the insured off-road vehicle to the trailhead. This optional physical damage coverage is an excellent choice for trailers valued at up to \$7,500.
- **Optional Equipment coverage** includes coverage for towed trailers, towables or sleds designed to be pulled by a snowmobile or ATV. It also covers any parts, decorations, custom painting, chroming, windshields, racks or other items that were not originally provided by the manufacturer as standard equipment. Coverage is available in \$100 increments, up to \$7,500. \$500 Optional Equipment coverage is included with Comprehensive coverage.

We offer a broad range of personal and commercial insurance products through Foremost or our affiliated companies, including auto, home, umbrella, manufactured home, specialty homeowners, landlord or rental property, seasonal or vacant property, motor home, travel trailer, motorcycle, off-road vehicle, snowmobile, boat, personal watercraft, collectible auto and commercial small business policies for service, retail, wholesale, institutional and office business, as well as restaurant and habitational. *Product availability is based on authority and all products may not be available in all areas.*



Risk Groups

Foremost accepts a wide range of popular Off-Road Vehicles, including:

- Regular, sport and utility ATVs
- Dirt bikes
- Off-road motorcycles
- Standard and high-performance snowmobiles
- Dune buggies
- Golf carts

Foremost PayOnline™

Because every customer's budget is a little different, Foremost offers several flexible payment plans, including the convenience of Foremost PayOnline™. In tandem with flexible deductible levels and flexible limits, Foremost can help customers keep premium payments affordable.

For more information on Foremost products, visit Foremost.com. Agents can get a quote and book business on ForemostSTAR.com.

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This brief summary is not a policy document. Please read the actual policy documents for your state for important details on coverages, exclusions, limits, conditions and terms. Not all products and discounts are available in every state.

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