

SNOWMOBILE INSURANCE

We can help you cruise through the coverage you need to ensure years of snowmobiling pleasure in the future.

Coverage Basics

A typical snowmobile insurance policy includes the following:

- **Bodily Injury and Property Damage Liability (BI/PD):** Covers liability for an accident involving injury to other people or property, up to your liability limits. If your limits are 100/300/100, no more than \$100,000 would be paid per person for bodily injury, no more than \$300,000 would be paid per accident for bodily injury and no more than \$100,000 would be paid per accident for property damage.
- **Comprehensive and Collision Coverage:** Policy pays to replace or repair your snowmobile if it is stolen or damaged, regardless of who is at fault. You select and pay a deductible and then the insurance carrier pays the remainder. Collision coverage applies if you hit a nonliving object or other vehicle. This coverage also pays for damages caused by events other than collisions, such as fires, theft or vandalism.
- **Uninsured/Underinsured Motorist:** If you get into an accident with someone who is uninsured or underinsured and you were not the at-fault party, the policy will pay for your medical treatment.
- **Roadside Assistance:** Policy covers the labor needed for repairs and towing to the nearest repair facility if your snowmobile is disabled.
- **Accessory Covered:** Policy covers items that were not originally manufactured on the vehicle, altering the appearance or performance of the snowmobile. This may include trailers, custom modifications, seats/backrests, exhausts, etc.
- **Medical Payments**

Do I Really Need to Purchase Coverage?

Snowmobiles are primarily used on off-road terrain, over frozen bodies of water and alongside roads. As a result, they generally operate at high speeds and are prone to accidents and theft.

In addition, many snowmobiles are customized, so it is difficult to establish their value after a loss. Contact us directly to learn more about your specific risks and how to protect against them.

Count on Us

Snowmobiles can present many hazards to drivers, passengers, other motorists and property. Before the temperatures cool and you get eager to hop on your snowmobile, contact Assurance Risk Managers/ ARM Multi Insurance Services to learn more about how you can insure your vehicle and protect yourself and others.