



# Snowmobile Insurance

*You may be adventurous. But your coverage shouldn't be.*



# Get on track with coverage you can trust.

There are people who enjoy winter by staying indoors with a good book by a roaring fire. But you've never been that type. Experiencing winter's wonderland firsthand on your snowmobile instead of viewing it from behind a frosted picture window is more your style. Your sense of adventure drives you, just as your common sense does when it pertains to snowmobile insurance.

Whether you own a basic snowmobile or a deluxe model, American Family offers broad coverage plans to keep your snowmobile, trailer – and you – well protected.

## Choose your level of protection.

An American Family Snowmobile Policy allows you to choose either a broad package of coverages or individual coverages. With a package, you receive all of these coverages:

- Bodily Injury and Property Damage Liability
- Comprehensive
- Collision
- Medical Expense
- Uninsured and Underinsured Motorist

## Protect yourself against liability.

**Bodily Injury and Property Damage Liability.** This coverage pays, up to the policy limits, for your legal obligations to others for people injured or killed, or for property damaged as the result of an accidental covered loss. It provides liability protection up to the policy limits for you, relatives in your household and others who have permission to drive your snowmobile. This coverage also includes liability protection for most types of trailers used with your snowmobile. The following are the types of losses and related expenses that may be covered:

- Bodily injury
- Damage to other snowmobiles
- Other property damage
- First aid costs
- Court costs

- Bail bond
- Defense costs (until liability limits have been offered or paid)
- Up to \$50 (\$250 in Arizona, Georgia, Colorado, Iowa, Nevada and Washington) per day for lost wages if you are asked to attend a trial or hearing.

## On the trail or in your garage, your snowmobile is covered.

**Comprehensive Coverage.** This provides coverage for accidental loss or damage (not caused by collision) to your snowmobile from most causes including:

- Fire
- Theft
- Vandalism
- Falling objects

(Comprehensive Coverage “only” is not available.)

**Collision Coverage.** This coverage protects you against the loss or damage to your snowmobile caused by collision or upset, whether or not you are at fault. You are also covered in the event you are the victim of a hit-and-run accident.

Examples of covered perils include:

- Collision with other snowmobiles
- Collision with stationary objects
- Upset
- Damage to your trailer

**Trailers/Accessories Coverage.** As an added benefit, you also receive coverage for your snowmobile trailer if you purchase comprehensive and collision coverage. Snowmobile accessories used exclusively with snowmobiles such as sleds, fuel containers and fire extinguishers are also covered.

**Snowmobile Damage Deductible.** A deductible applies to all physical damage covered under the comprehensive and collision coverages. You can choose from deductible amounts of \$50 (not available for collision in Nevada), \$100, \$250 and \$500.



## Add other available coverages.

**Medical Expense Coverage.** If you or any other person riding your snowmobile is injured or killed in an accident as defined in the policy, this coverage pays for necessary medical expenses up to the policy limits, regardless of who is at fault. Coverage applies to medical expenses incurred within one year (two years in Arizona and South Dakota, three years in Georgia, Idaho and Washington) from the date of the accident. You can choose from limits of \$1,000 or \$5,000. For South Dakota, \$2,000 and \$5,000 limits are available. Applicable medical expenses include usual and customary hospital expenses and ambulance charges. Coverage for funeral services is also provided. Funeral expense is limited to a maximum of \$2,500, subject to the policy limits.

### Uninsured and Underinsured Motorist Coverage.

This coverage pays legally collectible damages if you or any person riding on your snowmobile (in Colorado, you, your spouse or a resident relative) is killed or injured by an uninsured or underinsured motorist. Coverage also applies if the driver at fault is never apprehended.\*

### Uninsured Motorist Property Damage Coverage.

If you are a resident of Illinois, Indiana or Ohio, you can purchase uninsured motorist property damage coverage.\*\* American Family will pay for damages up to the policy limits if your snowmobile is damaged by an uninsured vehicle. This coverage applies only if the name and address of the owner or operator is provided to us.

### Underinsured Motorist Property Damage Coverage.

If you are a resident of Washington, you can purchase underinsured motorist property damage coverage. American Family will pay for damages up to the policy limits if your snowmobile is damaged by an underinsured vehicle. This coverage applies only if the name and address of the owner or operator is provided to us.

**Higher Liability Limits.** For extra coverage, ask your agent about increased limits of liability.

\* In Georgia, Underinsured Motorist Coverage is included in Uninsured Motorist Coverage.

\*\* In Georgia, Uninsured Motorist Property Damage is included in Uninsured Motorist Coverage.

*This brochure highlights the coverage offered by American Family's Snowmobile Policy and is not a contract. Please see the actual policy for a detailed description of coverages, limitations and exclusions.*

## Policy rates for your coverage:

Snowmobile(s) Year/Make: Symbol	Rating
#1 _____	_____
#2 _____	_____
#3 _____	_____

### Annual Estimated Premium for Each Snowmobile

	#1	#2	#3
<input type="checkbox"/> Package Plan (Not available in CO, GA and WA)	\$ _____	_____	_____
<input type="checkbox"/> Non-Package Plan			

#### **Bodily Injury/Property Damage Liability**

\$ \_\_\_\_\_ per person  
 \$ \_\_\_\_\_ per occurrence  
 \$ \_\_\_\_\_ property damage    \$ \_\_\_\_\_    \_\_\_\_\_    \_\_\_\_\_

#### **Comprehensive Coverage**

\$ \_\_\_\_\_ deductible    \$ \_\_\_\_\_    \_\_\_\_\_    \_\_\_\_\_

#### **Collision Coverage**

\$ \_\_\_\_\_ deductible    \$ \_\_\_\_\_    \_\_\_\_\_    \_\_\_\_\_

#### **Medical Expense Coverage**

\$ \_\_\_\_\_ per person    \$ \_\_\_\_\_    \_\_\_\_\_    \_\_\_\_\_

#### **Uninsured Motorist**

\$ \_\_\_\_\_ per person  
 \$ \_\_\_\_\_ per occurrence    \$ \_\_\_\_\_    \_\_\_\_\_    \_\_\_\_\_

#### **Underinsured Motorist**

\$ \_\_\_\_\_ per person  
 \$ \_\_\_\_\_ per occurrence    \$ \_\_\_\_\_    \_\_\_\_\_    \_\_\_\_\_

#### **Uninsured Motorist Property Damage (GA, IL, IN and OH only)\***

\$ \_\_\_\_\_ per occurrence  
 \$ \_\_\_\_\_ deductible    \$ \_\_\_\_\_    \_\_\_\_\_    \_\_\_\_\_

#### **Underinsured Motorist Property Damage (WA only)**

\$ \_\_\_\_\_ per occurrence  
 \$ \_\_\_\_\_ deductible    \$ \_\_\_\_\_    \_\_\_\_\_    \_\_\_\_\_

**TOTAL ESTIMATE FOR INDIVIDUAL COVERAGES**    \$ \_\_\_\_\_    \_\_\_\_\_    \_\_\_\_\_

\* You can choose your deductible in Georgia.

## All your protection under one roof®

At American Family Insurance we've made it our mission to add clarity, caring and convenience to a part of life that is often complicated, impersonal and unnecessarily time-consuming. We offer a variety of insurance products at fair and competitive rates. You should review your coverages if you answer yes to any of the following:

- Improved your home or bought a new home?
- Purchased a new vehicle?
- Graduated from school?
- Changed your marital status?
- Welcomed a new addition to your family?
- Have a new teen driver in your family?
- Purchased or received something valuable?
  - Jewelry
  - Motorcycle, boat or snowmobile
  - Computer
  - Started or added to a collection (e.g., coins, stamps, fine art, etc.)
- Started a new business or a new job?
- Thinking about retirement?

If you have not reviewed your insurance coverages lately, contact your local agent for a no-obligation personal insurance review. We'll review your current insurance for costly duplications and gaps in coverage.



All your protection under one roof®

access anytime

1-800-MYAMFAM AMFAM.COM

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AD-10167—Rev. 10/08  
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