

**We provide insurance coverage for your off-road vehicles that gives you peace of mind. Insurance is required for vehicles operated on state-owned land.**

## **OFF-ROAD VEHICLE COVERAGES**

ATVs are not covered as personal property on your Homeowner Policy.

Pennsylvania State Law states that all vehicles that are registered in your name are required to be covered by insurance.

Off-road insurance policy offers coverage for:

- ATV's (standard, sport, utility)
- Snowmobiles
- Dirt Bikes
- Dune Buggies
- Golf Carts
- Recreational Vehicles (campers, pop-ups, motorhomes)

### **Bodily Injury Liability**

This coverage provides protection against financial loss if your auto injures others, and you are held responsible.

### **Property Damage**

This coverage provides protection against financial loss if your auto damages the property of others. Such property includes autos, houses, fence or buildings.

### **Comprehensive**

This coverage pays for damage to your auto and equipment not caused by collision.

### **Collision**

This coverage pays for damage to your auto and its equipment caused by collision.

### **Uninsured/Underinsured Motorists**

This coverage pays for expenses that you incur because of injury caused by an uninsured/underinsured motorists. This coverage also pays you and your family members up to the policy limit if you are a victim of a hit and run accident or are struck by a vehicle as a pedestrian.

**First Party Medical Payments** to cover the cost of necessary medical care you receive because of a motorcycle accident. The coverage is limited to a specific dollar amount.

**Safety Apparel Coverage** to cover damage to any clothing designed to minimize damage from an accident, including helmets and leathers.