

Progressive and your independent agent or broker work hard together

We know that you're not passionate about insurance. So, leave it up to us. Let Progressive and your independent agent or broker do the work for you. We can provide you with expert advice, specialized coverages, competitive rates and customized policies that meet your specific needs. You'll spend less time thinking about insurance and more time pursuing your passion.

Why choose Specialized ATV Insurance over your homeowners policy?

Many homeowners insurance policies provide no coverage when your ATV is used away from your residence.

- The typical homeowners policy only provides coverage for an ATV when it is used to service your property or for recreational riding at your residence.
- If you use your ATV for recreational riding, camping, hunting or trail riding away from home, your homeowners policy may not provide coverage.
- Our ATV policy provides Liability and Physical Damage coverage for most purposes and at any location.



To find a local agent or broker near you,
log on to

progressiveagent.com

ATV



Policies underwritten by: Progressive Casualty Insurance Company, Progressive American Insurance Company, Progressive Specialty Insurance Company, Progressive Southeastern Insurance Company, Progressive Northern Insurance Company, Progressive Preferred Insurance Company, Progressive County Mutual Insurance Company, Progressive Gulf Insurance Company, Progressive Northwestern Insurance Company, Progressive Classic Insurance Company, Progressive Bayside Insurance Company, Progressive Mountain Insurance Company, Progressive West Insurance Company, Progressive Advanced Insurance Company, Progressive Northeastern Insurance Company, Progressive Security Insurance Company, Progressive Michigan Insurance Company, Drive New Jersey Insurance Company. Available in most states. All coverages subject to policy terms and conditions. Product features may not be available for all risks and coverage selections.

05A01025 (01/08)

PROGRESSIVE



We have superior claims and customer service

Our goal is to make insurance easy—so relax and let us take care of everything.

- › At Progressive, we're there when you need us with 24/7 claims support and policy information available by calling 1-800-PROGRESSIVE or on progressiveagent.com.
- › Progressive claims reps receive intensive training on specialty vehicles. A rep will be assigned to process your claim from start to finish so you can be confident your claim will be handled right.

Homeowners insurance won't cover you like a Progressive ATV policy can

Progressive offers coverage for almost any kind of ATV, including sport, utility and youth-type ATVs.

We provide coverage for your specific needs, with policy options including:

- › Accessories – non-depreciated replacement cost
- › Coverage for safety riding apparel, including helmets
- › Transport Trailers
- › Bodily Injury Liability
- › Physical Damage Liability
- › Collision
- › Comprehensive/Theft
- › Uninsured/Underinsured Motorists
- › Medical Payments
- › 24-hour Roadside Assistance

| Policy Features | Progressive ATV Policy | Common Homeowners Policy (owned ATV coverage) |
|---|---|---|
| Physical Damage Coverage | Actual Cash Value of ATV; no preset maximum value—covered for recreational use and while away from insured's residence | Actual Cash Value of ATV up to personal property limits—only covers losses if ATV is used solely to service the insured's residence |
| Liability Coverage | Limits up to \$500,000 CSL—covered for recreational use and while away from insured's residence | Same as homeowners policy limits—only covers losses at insured's residence |
| Medical Payments Coverage | Limits up to \$25,000 – covered for recreational use and while away from insured's residence | Same as homeowners policy limits—only covers losses at insured's residence |
| Uninsured/Underinsured Motorist Coverage | Limits up to \$500,000 CSL | None |
| Accessory Coverage | Up to \$3,000 of free Accessory Coverage is included with Physical Damage Coverage; additional coverage may be purchased—accessories covered for recreational use and while away from insured's residence | Accessories only covered if ATV is used solely to service insured's residence |
| Transport Trailer Coverage | Limits up to \$10,000 available | None |

You save a lot

Progressive has great rates and many discounts, including:

- › Claim Free Renewal Discount
- › Homeowner's Discount
- › Multi-Policy Discount
- › Multi-Vehicle Discount
- › Paid-in-Full Discount
- › Responsible Driver Discount
- › Safety Course Discount

› Specialized Coverages

› Savings

› Service

› Experience

› Reliability

› Expertise