



*This brochure offers only a summary of the coverages available through Utica National's Motorcycle Insurance Program. This brochure provides no insurance coverage. For complete information, refer to the policy forms and endorsements or consult your professional insurance agent or broker. Coverage and discount availability may vary by state.*



**It doesn't take up  
any space on your bike  
but it's probably  
your most important  
customized accessory.**



Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413  
[www.uticanational.com](http://www.uticanational.com)

9-A-1766 NY Ed. 4-12



Utica National  
**OTORCYCLE  
INSURANCE**

**P R O G R A M**



Keep the road rolling under your wheels with insurance coverage from Utica National.

You've got a bike that "fits," now get coverage that fits you, too... and at the right price.

Utica National can customize the coverage you need, whether it's for a Standard, Classic, Vintage or Custom bike.

We provide a selection of standard and optional coverages that can be tailored so they will be just right for you.

### Take it to the limit

We've got higher coverage limits available, which responsible riders demand. We can increase coverage limits to suit your needs on any of our basic coverages like Liability, Property Damage and Uninsured Motorist. Included is coverage for Passenger Liability, Supplemental Spousal Liability and Pedestrian Personal Injury Protection.

Medical Payments and Optional Basic Economic Loss are available and can also be purchased in varying amounts.

And for your added convenience, we've got a variety of comprehensive and collision deductibles available.

### Coverage from the kickstand up

Our unique optional coverages are at work whether you're riding, trailering or adding some special touches to your ride.

LET'S START WITH A BIG COVERAGE "PLUS" —

**Motorcycle Repair or Replacement Coverage:** Available for new cycles. It allows for total-loss claims to be paid without depreciation.

LET'S ADD SOME OTHER COVERAGES TO CONSIDER —

**Riding Accessories and Equipment Coverage:** We provide options for either blanket or scheduled protection, including coverage for a tow-behind trailer.

**Emergency Service Coverage and Emergency Living Expenses:** We will pay up to \$500 for emergency service, and up to \$500 for reasonable and necessary expenses (for lodging and meals, etc.) incurred while Covered Property is being repaired as a result of a covered peril.

**Transport Trailer Physical Damage Coverage:** Some riders occasionally trailer their bikes to or from a special riding destination, like Sturgis or Daytona... We have just the right coverage for your transport trailer as well.

**Scheduled Motorcycle Custom Equipment:** Covers add-on items that are attached to the motorcycle. We include the first \$2,000 of blanket coverage at no additional charge.

### All at a price that won't bust your saddlebag

Discounts are available for:

- Multiple bikes
- Accident Prevention and Motorcycle Safety course completion

Plus, take advantage of our new:

- 10%\* Pay-in-Full Credit
- 7% Anti-Lock Brake Credit

*\*Discount cannot be applied to any statutory or state mandated charges.*

We offer convenient installment payment options, EFT payment and online payment options!

### Roll with the best

You get the local service and advice of an insurance professional, your nearby independent insurance agent — not an 800 number in some far-off place. And you get the solid protection of a company that has been insuring people and their possessions since 1914. And should you have a claim, you'll find us fast, fair and friendly!

Talk to your agent today about making the Utica insurance program your newest — and we hope your best — accessory.