

American Modern delivers consistently competitive coverages and rates for most of your specialty property and casualty risks. And, for many of those risks, we take "competitive" to a whole new level. Check out some of our program features and extra special "**sweet spots**."



3797 Highway 54 STE B7  
Osage Beach, Missouri 65065



Motorcycle



Watercraft



Motor Home/  
Travel Trailer



Collector Car

## Choose American Modern First For:

- **All bike types** (including off-road ATVs, scooters, high performance bikes)
- **Custom bikes** (subject to underwriting approval)
- **Liability-only** policies
- **Liability limits** up to \$250,000/\$500,000
- **Driving record** (nearly any)
- **Accessories coverage** (\$3000 INCLUDED; optional increase to \$15,000)
- **Replacement Cost** available for bikes 2 years old or newer
- **Discounts available** (transfer, home owner, safety course)

## Quote Us for All Your Motorcycle Risks, But Especially These...

- **Class "A" bikes** (Japanese or foreign street bikes)
- **ATVs**
- **Married insureds** (age 50 or older)
- **Average to good credit**

## Choose American Modern First For:

- **All boat types** (up to 64' in length and 70 mph)
- **All personal watercraft**
- **Any age watercraft**
- **Values up to \$300,000**
- **Liability-only** policies available
- **Combined Single Limits** up to \$500,000
- **No restrictions** for inland-to-coastal or state-to-state trailering
- **Agreed Value** and **Replacement Cost** provisions standard
- **Discounts available** (transfer, multi-unit, ownership, renewal)

## Quote Us for All Your Watercraft Risks, But Especially These...

- **Experienced owners**
- **Personal Watercraft** (e.g., Jet Skis)
- **Boats at or under 60 mph**
- **Trailered boats**
- **Boats below \$75,000**
- **Older, smaller boats**

## Choose American Modern First For:

- **Four Settlement Options:** ACV, Agreed Value, Purchase Price or Replacement Cost
- **Motor Home Liability Limits** up to \$500/500
- **No Surcharge** for first two Minor Violations
- **Personal Liability** Endorsements are available for Vacationers or Full Timers
- **Discounts Available** (Loss Free, Association, Accident Prevention, Anti-Theft)

## Quote Us for All Your Recreational Vehicle Risks, But Especially These...

- Motor Home:*
- **Married Operators** Age 45+
  - **Class A Units**
  - **Single Operators of any age** and vehicle type
  - **Values up to \$300,000**
- Travel Trailer:*
- **All**

## Choose American Modern First For:

- **Any collectible vehicle** used only for pleasure (stock, modified, kit, antique, classic)
- **Roll over unused miles each year with three different mileage plans**
- **Agreed Value** settlement
- **Collections** acceptable
- **Combined Single Limits** up to \$500,000
- **One liability charge** for multi-unit policies
- **Any aged vehicle** that will appreciate in value

## Quote Us for All Your Collector Car Risks, But Especially These...

- **Older vehicles** (more than 14 years old)
- **Low mileage vehicles** (not driven or driven less than 1000 miles annually)
- **Vehicles with a value greater than \$5,000**