



# FARMERS CHOICE<sup>SM</sup>

## Off-Road Vehicle Insurance



The **Farmers Choice Off-Road Vehicle** program means more choices for more people. Under this program, almost every risk will have options! You'll be able to offer a package for each customer's particular situation. The program covers most off-road vehicle types including:

- **ATVs (Traditional Quads and Side By Side Utility Vehicles)**
- **Dirt Bikes**
- **Dune Buggies**
- **Golf Carts**
- **Snowmobiles (Regular and High Performance)**

### Off-Road Vehicle Elite Package

For those who want the most coverage to protect their lifestyle. We've taken the Plus Package and added Diminishing Deductible, Enhanced Rental, Total Loss Settlement (2 yrs.), \$3,500 Optional Equipment at Replacement Cost, \$2,000 Personal Effects at Replacement Cost for snowmobiles, quads and off-road motorcycles, \$2,500 Helmet and Safety Apparel and more!

### Off-Road Vehicle Plus Package

Designed for the customer trying to balance both coverage and price. \$500 of included Optional Equipment coverage for quads, snowmobiles and off-road motorcycles and \$1,500 of Helmet and Safety Apparel are just a few of the items that make the Plus Package a popular choice.

### Off-Road Vehicle Saver Package

Perfect for the price-conscious shopper who wants basic coverage at an affordable cost. Includes \$500 Helmet and Safety Apparel coverage and available Optional Equipment (ACV).

### Side By Side Packages

Created for Side By Side Utility Vehicles such as the Polaris<sup>®</sup> Ranger RZR, the Can-Am<sup>®</sup> Commander and the John Deere<sup>®</sup> XUV series. Side By Sides have been hugely popular over the last few years. Side By Side Packages are rated on total value (including Optional Equipment). Additional deductible options of \$1,500 and \$2,000 are available for Side By Sides.

### Golf Cart Packages

Specifically designed for the the golf-cart owner. Elite package includes coverage for Permissive Use Rental and \$2,000 of Personal Effects coverage at replacement cost! Golf Cart Packages are rated on total value (including Optional Equipment).

### Dune Buggy Packages

Designed for the dune buggy enthusiast. Elite package includes \$2,000 of Personal Effects coverage at replacement cost! Dune Buggy Packages are rated on total value (including Optional Equipment).

### Liability Only

For those who want only Liability coverage.

### Discounts

- Multi-Policy
- Paid-In Full
- Lay-Up
- Locked Storage
- Advance Purchase
- Loyalty (Claim-Free Renewal)
- Safety Equipment/Devices
- Safety Course
- Many More!

### Optional Coverages

- Transport Trailer
- Medical Payments
- Uninsured Motorists Coverage (not available in all states)