



What Adventures Are You Into?

If you and your family love the outdoors, then you are like many other adventure enthusiasts who love riding a snowmobile. These vehicles are great fun, but must be insured so you and your snowmobile are protected.

Your Risks

Snowmobiles are primarily used on off-road terrain, over frozen bodies of water and alongside roads. As a result, they generally operate at high speeds and are prone to accidents and theft.

Snowmobiles can present many hazards to drivers, passengers, other motorists and property. In addition, many snowmobiles are customized, so it is difficult to establish their value after a loss. Contact Evergreen Insurance LLC to learn more about your specific risks and how to protect against them.

Evergreen Insurance LLC

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SNOWMOBILE INSURANCE

Evergreen Insurance LLC can help you cruise through the coverage you need to ensure years of snowmobiling pleasure in the future.



Coverage Basics

A typical snowmobile insurance policy includes the following coverages.

Bodily Injury and Property Damage Liability (BI/PD) -

Policy covers liability for an accident involving injury to other people or property, up to your liability limits. If your limits are 100/300/100, no more than \$100,000 would be paid per person for bodily injury, no more than \$300,000 would be paid per accident for bodily injury and no more than \$100,000 would be paid per accident for property damage.

Comprehensive and Collision Coverage –

Policy pays to replace or repair your snowmobile if it is stolen or damaged, regardless of who is at fault. You select and pay a deductible and then the insurance carrier pays the remainder. Collision coverage applies if you hit a nonliving object or other vehicle. This coverage also pays for damages caused by events other than collisions, such as fires, theft or vandalism.

Uninsured/Underinsured Motorist –

If you get into an accident with someone who is uninsured or underinsured and you were not the at-fault party, the policy will pay for your medical treatment.

Roadside Assistance -

Policy covers the labor needed for repairs and towing to the nearest repair facility if your snowmobile is disabled due to the following:

- Mechanical or electrical breakdown
- Dead battery
- Lockout/lost key
- Insufficient fuel, oil or water
- Entrapment in snow, mud, water or sand

Medical Payments -

This policy helps pay medical costs for you and your snowmobile passengers in the event of an accident, regardless of who is at fault.

Accessories Covered -

Policy covers items that were not originally manufactured on the vehicle, altering the appearance or performance of the snowmobile. This may include the following:

- Electronic equipment and antennas
- Trailers
- Custom paint, engine modifications and suspensions/springs
- Exhausts, racks, saddlebags, hitches, seats/backrests and windshields
- Plow blades or winches

We're Here to Help

Snowmobiling can be dangerous, so don't take chances with your insurance. Call Evergreen Insurance LLC today at 800.662.2020 to learn more about all of our insurance solutions for all of your recreational, home and auto needs.



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