Motorcycle Insurance

made simple

What’s inside:

• How to read your Allstate Motorcycle Policy Declarations

• Understanding motorcycle insurance:
  
  Coverages
  Deductibles
  Coverage limits

• What to do in case of an accident
Knowledge is power.

We created this guide to help you feel more knowledgeable and confident about motorcycle insurance.

If you’re an Allstate customer, you can read this guide along with your Motorcycle Policy Declarations and the Allstate Motorcycle Insurance Policy. Then, if you have any questions, please contact us.

If you’re not an Allstate customer, this guide can help you better understand motorcycle insurance. If you have any questions, call your local Allstate Agent.

You can also download this guide at allstate.com/MotorcycleMadeSimple

How to reach us 24/7.
• Call, visit or e-mail your Allstate agency
• Call 1-800-ALLSTATE (1-800-255-7828)
• Log on to create an account at allstate.com
Allstate offers a range of products to help you protect your lifestyle.

We take pride in the service we provide our customers. And with our range of innovative insurance and financial products, we can help you protect your lifestyle.

**Motorcycle Insurance**
- Your Choice Motorcycle®
  
  *Featuring: Accident Forgiveness, Deductible Rewards®, New Motorcycle Replacement and Rider Protection Package*
- Standard motorcycle

**Auto Insurance**
- Your Choice Auto®
  
  *Featuring: Accident Forgiveness, Safe Driving Bonus® Check, Deductible Rewards® and New Car Replacement*
- Standard auto

**Home Insurance**
- House
- Condo
- Renters
- Manufactured home
- Landlords Package Policy

**Power Sports Insurance**
- Snowmobile
- Boat
- Motor home
- ATV
- There’s more — call us!

**Other Protection Options**
- Personal Umbrella Policy
- Scheduled Personal Property
- Identity Theft Restoration
- Allstate Motor Club®

**Business Insurance**
- Business auto and fleet
- Property and liability
- Specialty insurance programs
- Supplemental insurance for the workplace

**Financial Protection**
- Life insurance
- Education funds
- Retirement
- Banking and Savings

Call your local Allstate Agent or 1-800-ALLSTATE to find out about product availability and qualifications in your state.
How to read your Motorcycle Policy Declarations.

Your Motorcycle Policy Declarations “declares” the choices you’ve made for the policy you bought, including:

- **Coverages**
- **Deductibles**
- **Coverage limits**

You’ll receive a new Allstate Motorcycle Policy Declarations every renewal period, which is typically every 12 months.

The following page is an example of an Allstate Motorcycle Policy Declarations and shows you where to find some of the important information. It’s always a good idea to check your own Policy Declarations to make sure all the information is correct.

Questions? Want to make changes to your coverage? Call your local Allstate Agent or 1-800-ALLSTATE.
**Motorcycle Insurance Policy Declarations**

**Summary**

**NAMED INSURED(S):** John A Sample

**YOUR ALLSTATE AGENT IS:** Sample A Sample

**YOUR BILL will arrive in a separate mailing if you haven’t paid your premium in full.**

**POLICY NUMBER:** 1 23 456789

**POLICY PERIOD:** Mar. 12, 2010 to Mar. 12, 2011 at 12:01 a.m. standard time

**DRIVER(S) LISTED:** John

**DRIVER(S) EXCLUDED:** None

**VEHICLES COVERED**

<table>
<thead>
<tr>
<th>Vehicle ID Number</th>
<th>Lienholder</th>
</tr>
</thead>
<tbody>
<tr>
<td>1ABCD12345E678901</td>
<td>None</td>
</tr>
</tbody>
</table>

**Total Premium**

- Premium for 04 Suzuki Gsx-R600: $344.18
- Premium for Additional Coverages: $266.04
- **TOTAL:** $610.22

Your total premium reflects a combined discount of $261.50.

Your total premium reflects a combined surcharge of $52.51.

Your Policy Effective Date is Mar. 12, 2010.

**Coverage for Vehicle #1**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limits</th>
<th>Deductible</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Motorcycle Liability</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bodily Injury</td>
<td>$20,000 each person</td>
<td></td>
<td>$257.04</td>
</tr>
<tr>
<td>Passenger Liability</td>
<td>$40,000 each person</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Damage</td>
<td>$15,000 each accident</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Motorcycle Medical</td>
<td>$1,000 each accident</td>
<td></td>
<td>$87.14</td>
</tr>
</tbody>
</table>

Total Premium for 04 Suzuki Gsx-R600: $344.18

**Discounts.** Any discounts you may have received are listed here.

**RATING INFORMATION**

This is a motorcycle with an engine displacement of 599 cubic centimeters.

**What does “covered accident” mean?**

It’s an insurance term that means an accident that falls within the bounds of the policy. Throughout the rest of this guide, when we refer to an accident, we assume it is a covered accident.
About coverages.

Motorcycle insurance protects you and your family in all kinds of situations. This section of the guide summarizes common coverages. Some are optional. Others are required in certain states. If you’re an Allstate customer, you can check the coverages you have purchased by looking at your Policy Declarations under “Coverage.”

**Motorcycle Liability Insurance can help protect your assets.**

If you’re at fault in an accident, you could be held legally responsible for injury or damage caused by the accident. All riders are required by law to have both of these liability coverages:

- **Bodily Injury Liability** helps protect you from paying medical costs, loss of income and funeral expenses of other people involved in an accident.

- **Property Damage Liability** helps protect you from paying for the repair or replacement of another motorist’s vehicle or property.
Which motorcycles are usually covered by an Allstate policy?

- The motorcycle(s) listed on your Policy Declarations or any bike you replace it with
- Any bike you ride while yours is being repaired due to an accident*
- Any bike you rent or borrow*

Who’s covered under an Allstate motorcycle policy?

- You, the policy owner
- Any resident in your home who has a motorcycle license
- Anyone you give permission to use your bike

If you injure someone in an accident, Allstate can help protect you from losing your savings or home to pay for those damages.

If you damage another person’s vehicle or other property in an accident, Allstate can help protect you from paying for those damages.

* Coverage subject to policy terms and conditions.

Questions? Want to make changes to your coverage? Call your local Allstate Agent or 1-800-ALLSTATE.
There’s a coverage available to protect you from motorists with no insurance.

There are a lot of motorists out there who may not have insurance. What if one of them clips you when you’re riding?

Uninsured/Underinsured Motorist Coverage can help.
It’s divided into two parts:

**Bodily Injury** Coverage includes your injuries or death, or those of a guest or family members riding your motorcycle if it’s hit by a motorist with little or no insurance.

**Property Damage** Coverage includes damage to your bike or property if you’re hit by a motorist with little or no insurance. (Not available in all states.)

If you are hurt in a motorcycle accident by a motorist with little or no insurance, Allstate will help pay for medical expenses.

If your bike is damaged in an accident by a motorist with little or no insurance, Allstate may help pay for repairs or replacement.
There’s a coverage that can also help pay for your injuries from an accident.

If you’re in an accident, whether it’s your fault or someone else’s, paying for medical care can be a concern. That’s where Allstate Medical Payments Coverage comes in. In some states, this coverage may be known as Personal Injury Protection and may cover additional expenses such as loss of wages while you’re recovering from an accident.

**Motorcycle Medical Payments** Coverage can help pay for some of your medical costs or funeral expenses if you or anyone on your motorcycle is injured in an accident.

If you’re injured in a motorcycle accident, Allstate will help pay for medical services you receive within one year of the accident. This coverage also applies if you’re a pedestrian struck by a vehicle.

Your coverage may include hospital bills, surgeries, x-rays, dental, pharmaceuticals, nursing services and more due to an injury from a motorcycle accident.

Questions? Want to make changes to your coverage? Call your local Allstate Agent or 1-800-ALLSTATE.
What about damage to your motorcycle?

If you wreck your bike, your motorcycle insurance can help to repair or replace it so you can get back to riding again quickly. There are two types of coverages to consider:

Collision Coverage pays for damage to your bike if you collide with another vehicle or something else such as a parked vehicle, construction debris, guardrails or fences. If someone hits your parked motorcycle, this is considered a collision as well.

Comprehensive Coverage pays for damage or loss to your motorcycle caused by something other than a collision such as theft, fire, vandalism, windstorm or hitting an animal.

For each of these coverages, you may be responsible for the deductible amount you’ve selected. (See page 13 for more about deductibles.)
There are other coverages you can buy to protect your bike.

Allstate offers other coverages for additional protection for you and your bike. If you have selected these coverages, they will appear under “Coverage” on your Allstate Policy Declarations.

- **Optional Equipment Coverage** pays for after-market additions to your bike like custom seats, crash bars, fairings, etc. Your policy automatically comes with $1,000 of Optional Equipment Coverage when you buy Comprehensive Coverage. You can buy extra coverage that raises the limit up to $30,000.

- **Lease/Loan Gap Coverage** pays the difference between the value of your motorcycle and the balance of your loan or lease on the bike. To get this coverage, you also need to have Comprehensive and Collision Coverages on the same policy.

- **Guest Passenger Liability** protects guest passengers who share a ride with you*.

- **Towing and Labor Costs** reimburses you for towing and basic roadside-assistance expenses if you’re stranded on the road.

- **Rental Reimbursement** repays you for the cost of renting a car while your bike is in the shop being repaired due to a covered accident — up to 30 days.

* Required in some states.

Questions? Want to make changes to your coverage? Call your local Allstate Agent or 1-800-ALLSTATE.
Allstate motorcycle coverages at a glance.

The chart below summarizes key motorcycle insurance coverages.

<table>
<thead>
<tr>
<th>Type/Name of Coverage</th>
<th>Required or Optional?</th>
<th>Most Common Add-ons</th>
<th>Deductible May Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bodily Injury Liability</td>
<td>Required</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Damage Liability</td>
<td>Required</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Uninsured/Underinsured Motorist</td>
<td>Varies by state</td>
<td>Yes</td>
<td>Yes*</td>
</tr>
<tr>
<td>Collision Coverage</td>
<td>Optional</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Comprehensive Coverage</td>
<td>Optional</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Motorcycle Medical Payments Coverage/Personal Injury Protection</td>
<td>Varies by state</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Lease Loan Gap Coverage</td>
<td>Optional</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Guest Passenger Liability</td>
<td>Varies by state</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Optional Equipment Coverage</td>
<td>Optional</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Towing &amp; Labor Costs</td>
<td>Optional</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rental Reimbursement</td>
<td>Optional</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Your Allstate Policy Declarations shows the coverages you’ve chosen, along with deductibles and limits — which is the maximum amount Allstate will pay. (See page 14 for more about limits.)

*A deductible may apply for Property Damage. Coverage not available in all states and is subject to policy terms and conditions.
About deductibles.

A deductible is the amount of money you agree to pay to help repair or replace your bike if you have a claim covered by your policy.

Example: A rider damages his bike in an accident and it will cost $5,000 to repair.

![Motorcycle with a dollar sign and the text "Damage: $5,000" on it]

Rider has $500 deductible

<table>
<thead>
<tr>
<th>Rider pays:</th>
<th>Insurance pays:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500</td>
<td>$4,500</td>
</tr>
</tbody>
</table>

Choosing a higher deductible means you might pay less for your insurance premium now, but may have to pay more out of your own pocket in the event of an accident.
About coverage limits.

Each coverage has a limit. If you have an accident claim covered by your Allstate policy, Allstate agrees to pay for damages up to that coverage’s limit.

**Example:** A rider causes an accident in which someone is injured. The case goes to trial and there is a verdict to compensate the injured person with $57,000.

Choosing a higher limit means you might pay more for your insurance premium now, but it could help protect you from having to pay other people’s expenses later.

SCENARIO 1
Rider has $50,000 limit per person for Bodily Injury Liability

| Insurance pays: $50,000 | Rider pays: $7,000 |

SCENARIO 2
Rider has $100,000 limit per person for Bodily Injury Liability

| Insurance pays: $57,000 | Rider pays: $0 |

Questions? Want to make changes to your coverage? Call your local Allstate Agent or 1-800-ALLSTATE.
Frequently asked questions.

Q: Can I save money if I cancel my policy while my bike's being stored for the season?
A: If you store your bike, it’s always a good idea to maintain coverage. Your policy includes seasonal pricing spread over a 12-month-policy period that accounts for the amount of time riders spend on the road in cold climates, while providing year-round coverage that can be used even on unseasonably warm winter days.

Q: Can I save money on my policy if I have taken or enroll in a safety course?
A: Yes! If you participated in a qualifying Motorcycle Safe Driving Program sometime in the last 36 months, you can help lower your premium with this discount.

Q: If I'm involved in an accident, will my policy pay for a rental until my bike is repaired?
A: Yes! If you selected Rental Reimbursement as a coverage option, Allstate will reimburse you for rental of an auto for up to 30 days after a covered claim, up to the dollar amount per day that’s shown on your Policy Declarations. See your policy for a complete description of terms and limitations.

Q: Does my policy cover guest riders?
A: In most states, guests riding your motorcycle are covered on your policy. However, this coverage can be optional in some states, so it’s best to talk with your Allstate Agent to see which applies to you.
FAQs: What if there’s an accident?

**Q:** The accident wasn’t my fault. Shouldn’t the other motorist pay my deductible?

**A:** If the claim investigation reveals that there’s a chance to recover the damages from the person responsible for the accident, Allstate will try to recover the damages, including your share of the deductible.

**Q:** Will my insurance premium increase if I file a claim?

**A:** Every policyholder’s situation is unique, so depending on your circumstances, your premium may be affected. If you are concerned, don’t hesitate to discuss it with your Allstate Agent. You may also want to ask them about First-Accident Waiver, which may help prevent your rates from going up just because of an accident, even if it’s your fault.

**Q:** How long will it take to get my bike returned?

**A:** Every claim is unique, and there are a lot of different things that could affect how long it takes to resolve your claim. At Allstate, our claims teams are made up of experienced professionals who will always do their best to get your claim resolved efficiently. You can help your claim go smoothly by providing Allstate with all the information you can about the incident.
What to do in case of an accident.

1. Stay calm. Determine the extent of injuries or damage. If needed, obtain medical assistance.

2. Call the police to file an accident report. Don’t leave the accident scene unless your physical safety is at risk.

3. Limit discussion of the accident. Talk only with the police and your Allstate Agent or an Allstate claim representative. Don’t admit fault at the scene or at any time.

4. Get the facts and essential details at the scene. Use the space below to help gather information.

5. Report even a minor accident to us immediately. Allstate is available 24/7/365. Call your Allstate Agent, 1-800-ALLSTATE (1-800-255-7828), file a claim using the Allstate® Mobile app or visit allstate.com and select Claims.

6. Check the status of your claim. To check your claim’s status, contact your Allstate Claim Representative, your Allstate Agent, use the Allstate Mobile app or log on to your account at allstate.com. For more information about claims, go to allstate.com/claims.

### Accident Information

<table>
<thead>
<tr>
<th>Date and time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location</td>
</tr>
<tr>
<td>Name of other driver</td>
</tr>
<tr>
<td>Phone (home/mobile/work)</td>
</tr>
<tr>
<td>Address</td>
</tr>
<tr>
<td>City, State, Zip</td>
</tr>
<tr>
<td>License plate number/state</td>
</tr>
<tr>
<td>Driver’s license number/state</td>
</tr>
<tr>
<td>Insurance company</td>
</tr>
<tr>
<td>Policy number</td>
</tr>
<tr>
<td>Name of witness</td>
</tr>
<tr>
<td>Phone number of witness</td>
</tr>
</tbody>
</table>
Are you in Good Hands®?

For more than 75 years, Allstate has been there when people need us most.

We have innovative insurance for your life's needs, financial solutions to help you save and dedicated representatives to help you sort it all out. We also have a long history as a leader in helping to make our roads and highways safer.

With Allstate, you can feel better protected and more in control of your future than ever before.

- Call, visit or e-mail your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Visit allstate.com

Please note that this brochure is only a summary of motorcycle insurance, written to illustrate in general terms how motorcycle insurance works. The Allstate Motorcycle Insurance Policy is the legal contract that contains the terms and limitations of your Allstate policy. You should carefully review the contents of your policy. All products and coverages are subject to availability and limitations. Whether an accident or other loss is covered is subject to the terms and conditions of your Allstate policy.

Allstate Your Choice Motorcycle®, Accident Forgiveness, Deductible Rewards®, New Motorcycle Replacement and Rider Protection Package are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. Accident Forgiveness is an enhanced version of an existing feature. Policy issuance is subject to qualifications.

Allstate Your Choice Auto®, Accident Forgiveness, Deductible Rewards®, Safe Driving Bonus® Check and New Car Replacement are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. In NY and PA, deductible amount will not go below $100. Safe Driving Bonus Check is not available in every state and may not be available for renewal customers until next policy period. Amounts less than $5 will be applied to renewal bill. Safe Driving Bonus is optional and subject to terms and conditions. Policy issuance is subject to qualifications.

Motorcycle insurance offered through Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company: Northbrook, IL. Allstate New Jersey Property and Casualty Insurance Company: Bridgewater, NJ. Please contact your Allstate Agent, call 1-800-ALLSTATE or visit allstate.com for complete information on other products and services.

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