

MOTORCYCLE INSURANCE

Freedom to
ride. Protection
to spare.



Wherever the ride takes them, Safeco has your clients covered.

Whether they're out on their motorcycle, dirt bike, snowmobile or ATV, Safeco covers your customer's ride and gear so they can enjoy the adventure of winding roads, wide-open trails and even the golf course, while staying protected.



Great protection

With value-added features like custom parts and equipment, original equipment manufacturer (OEM) parts and safety apparel coverage included in base policy, you know they're getting great coverage.



For all types of vehicles

If it can be driven on the road, or off, Safeco can probably insure it. In most states, we can even cover golf carts or ATVs that have been converted for legal road use.



Any place, any time

Safeco's roadside assistance program with trip interruption coverage won't leave customers stranded on the side of the road. We're available 24 hours a day anywhere in the U.S.



Motorcycles and dirt bikes



eBikes, scooters and personal transporters



Autocycles and three-wheel electric cars



Snowmobiles and snowbikes



ATVs and side-by-sides (UTVs)



Golf carts & low speed electric vehicles (NEVs and LSVs)



Why Safeco?

Agents tell us that Safeco Motorcycle is their fastest, easiest quote. Here's why we should be your go-to:

- We'll insure any eligible vehicle monoline.
- Or, write it as part of a Safeco Package to add the single-loss deductibles.
- Take advantage of your dedicated specialty underwriter for questions regarding eligibility, quoting and more.



Safety apparel

Every vehicle, even those without physical damage, automatically receives \$1,000 of safety apparel coverage!

- \$1,000 of coverage per rider. No deductible applies.
- Covers helmets, boots, gloves, leathers, gloves and all other protective apparel.
- List safety apparel under custom parts and equipment coverage if valued beyond \$1,000 or for expanded perils coverage.



Extra coverage

We know clients love their ride! In the event of a loss, we'll return the vehicle to its pre-loss condition. Plus:

- We automatically include Original Equipment Manufacturer (OEM) parts coverage
- \$3,000 of custom parts, paint and equipment are automatically covered. Add up to \$20,000 of coverage per vehicle for an additional premium.

At Safeco, experience matters.

The Safeco rating program rewards the most experienced riders with the best premiums. When calculating experience, any day in a calendar year provides one full year of experience. For example, a 12-month policy provides two years of experience because the vehicle was owned at least one day in two calendar years.

Multiple discounts available	
Safety course or instructor^{††}	10% discount for completion of a safety course or an instructor certificate.
Muti-cycle[†]	Discounts for policies containing more than one Motorcycle/ATV/Golf Cart/etc.
Companion policy[†]	10% discount for other supporting Safeco insurance products for the named insured.
Prior insurance^{††}	Discount for continuous insurance in the previous 12 months.
Homeowners credit^{††}	Discount for owning a home.
Advance quote[†]	6-10% discount for quoting at least one day in advance of the issue date.
Paid-in-full[†]	Discount for paying the bill in full at inception or renewal.
Garaging and recovery device[†]	Discounts for using a secured garage or installing a recovery device.
Ownership and experience[†]	Discount for owning the vehicle for two or more years and/or having multiple years of operating experience.

*Check verification requirements. †Maximum discount varies by state.