

Select the right ATV protection

Let's champion rider safety™

Selecting the right insurance policy for an ATV or UTV requires a few considerations. Use the flowchart below to gather the right information and decide on the best fit.



What's the vehicle's primary use?

Business

Farm

including occasional recreational use

Personal

Is physical damage coverage needed?

Will it be used primarily for recreation or maintenance?

No

Yes

Recreational on or off road

Maintaining premises

Commercial general liability

Liability coverage is available for business use. Physical damage and financial responsibility coverage is not available. Key exclusions include non-business use, recreational use and vehicles designed for on-road use.

Commercial auto

Liability coverage is available for units requiring financial responsibility. Physical damage coverage may be available.

Farmowners

Liability and physical damage coverage is available, but financial responsibility is not. Key exclusions include vehicles designed for on-road use.

Powersports

Liability, physical damage and financial responsibility coverage is available. A key exclusion is business use.

Homeowners

Liability and physical damage coverage is available, but financial responsibility is not. Key exclusions include business and off-premises use.