



# HARLEY DAVIDSON FORUMS

**To:**

H. David Rider

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**Prepared by:**

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Motorcycle Protection Specialist

Motorcycle Agent

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# Personalized Insurance Comparison

## 2018 H-D FLTRXS Coverage Comparison

Insurance quote customized for:

**H. David Rider**  
**2018 H-D FLTRXS**  
**Replacement for Life**



Coverage Limits	Option 1	Option 2	Option 3	Option 4
Bodily Injury Liability:	\$25,000 / \$50,000	\$250,000 / \$500,000	\$250,000 / \$500,000	\$250,000 / \$500,000
Guest Passenger Liability:	\$25,000 / \$50,000	\$250,000 / \$500,000	\$250,000 / \$500,000	\$250,000 / \$500,000
Property Damage Liability:	\$10,000	\$250,000	\$250,000	\$250,000
Uninsured Motorist Bodily Injury:	\$25,000 / \$50,000	\$25,000 / \$50,000	\$100,000 / \$300,000	\$250,000 / \$500,000
Underinsured Motorist Bodily Injury:	NOT DESIRED	NOT DESIRED	\$100,000 / \$300,000	\$250,000 / \$500,000
Medical Expense:	NOT DESIRED	\$1,000	\$5,000	\$5,000
Comprehensive Coverage (Diminishing):	\$1,000	\$500	\$500	\$500
Collision Coverage (Diminishing):	\$1,000	\$1,000	\$500	\$500
Optional Equipment:	\$3,000 (Replacement)	\$3,000 (Replacement)	\$3,000 (Replacement)	\$3,000 (Replacement)
Personal Effects:	\$1,000 (Replacement)	\$1,000 (Replacement)	\$1,000 (Replacement)	\$2,500 (Replacement)
MOTORCYCLE REPLACEMENT! (NEVER EXPIRES)	INCLUDED!	INCLUDED!	INCLUDED!	INCLUDED!
Trip Interruption:	Available	Available	\$150/day \$600/occ	\$150/day \$600/occ
Rental Reimbursement:	Available	Available	Available	Available
Towing and Road Service:	\$75/occ Included	\$75/occ Included	\$75/occ Included	\$75/occ Included
	<b>\$327 /YR</b>	<b>\$399 /YR</b>	<b>\$580 /YR</b>	<b>\$657 /YR</b>
Discounts:				
Home Ownership <input type="checkbox"/>	Premium: \$367.00	Premium: \$448.00	Premium: \$652.00	Premium: \$738.00
Group Membership <input type="checkbox"/>	Down Payment: \$73.40	Down Payment: \$89.60	Down Payment: \$130.40	Down Payment: \$147.60
Paid in Full <input type="checkbox"/>	(9) Installments \$33.62	(9) Installments \$40.82	(9) Installments \$58.96	(9) Installments \$66.60
Good Rider <input type="checkbox"/>	Total: \$376.00	Total: \$457.00	Total: \$661.00	Total: \$747.00
Rider Course <input type="checkbox"/>				
Paperless <input type="checkbox"/>				

### 2018 H-D FLTRXS

**Current NADA Values = \$19,365 - \$25,480**

### 2020 H-D FLTRXS

**MSRP Starting At = \$27,299 - \$29,399**

*"Which Amount Would You Want??"*

Jim Palmer (Agent), MVP Insurance Agency | PO Box 46388, Madison, WI 53744 | Phone (608) 335-0970 | Fax (888) 322-2090 | Email: jim@motorcycleagent.com

[Click here to send a secure message to Jim Palmer](#)

Quotes are for illustrative purpose only--actual cost can vary and is based on a Wisconsin policy.

# Why American Modern??

## Replacement Coverage that NEVER Expires!

When you add replacement cost coverage when the bike is new — or even up to two model years old — you can keep that level of protection for as long as you own the bike. That eliminates depreciation in the event of a claim. Most other insurance companies cancel replacement cost when the bike reaches its third year.

If your motorcycle is stolen or destroyed, it will be replaced with a brand new, current year model! Imagine if your bike never lost value. That is essentially what this policy is providing.

\*\*\*This benefit is what makes American Modern unique. No other insurance company provides this coverage.\*\*\*

## Motorcycle Insurance Details

### Two Loss Settlement Options

- **Replacement Cost** - This is an option for a street-driven unit that is two model years old or newer. Both comprehensive and collision coverage must be purchased. Mopeds, scooters, off-roads and customs are not eligible.
- **Actual Cash Value** - In the event of a total loss or theft, we pay the actual cash value, which includes a deduction for depreciation. For a partial loss we pay the repair cost, minus depreciation for damaged parts. The policy deductible applies.

**Accessories:** When you purchase comprehensive & collision coverage, equipment you add to the bike that did not come from the manufacturer (as identified by the VIN) is covered separately up to \$3,000. You can buy up to \$30,000 in coverage.

**Safety Apparel / Personal Effects:** Policies provide an additional \$1,000 coverage on approved clothing and helmets, if damaged in an accident.

**Trip Loss Reimbursement:** We reimburse you for transportation, lodging and expenses if your bike becomes disabled due to a covered loss, more than 100 miles from home. We also include up to \$300 for towing costs, regardless of how far you are from home.

## Discounts & Money Savings

- \* Home Ownership
- \* Premium Paid in Full with EZPay
- \* Claim-Free Renewal
- \* Continuous Coverage / Prior Insurance
- \* Insuring Multiple Units

## Payment Options

1. Paid in Full (Annual)

2. Semi-Annual or Quarterly Payments
3. 10-Pay Automated EZPay Program = 20% Down payment and balance is split into 9 equal installments. No payment the month after enrollment and before renewal!

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# Replacement vs Actual Cash Value

## Remove Depreciation From A Total Loss Claim

Most insurance policies will only payout/settle a claim with the Actual Cash Value of your motorcycle--leaving your THOUSANDS (\$\$\$) short of a brand new model.

American Modern's Motorsports Policy's Replacement Coverage NEVER Expires. Your qualified motorcycle will be replaced with a Brand New, Current Year Model with NO DEPRECIATION!

- 2018 H-D FLTRXS Current NADA Value = \$19,365 - \$25,480
- 2020 H-D FLTRXS MSRP starts at = \$27,299 - \$29,399

Which Amount Would You Want??

(Side Note: You don't have to be the 1st owner of the motorcycle to qualify for this replacement coverage. The Model Year needs to be the current year or up to 2 years old)

# How to Purchase an Insurance Policy

## Enrollment Is Completed Electronically

1. Select the Desired Option Below.
2. Click "Approve proposal" in Green Box to the Left - No obligation at this point.
3. We will return the enrollment forms directly via email for your e-sign.
4. Policy forms will automatically return and the policy will be bound. ID cards will be emailed back ahead of the printed welcome packet.
5. Feel free to call or text with any questions! Jim Palmer: 608-335-0970.

Name	Quantity	Price	Total
<b>Annual Motorcycle Insurance Policy Options</b>			
<input checked="" type="radio"/> Option 1: Paid in Full Premium	1	\$327	\$327
<input type="radio"/> Option 1: Installment Down Payment	1	\$73.40	\$73.40
Annual Installment Premium = \$367			
<input type="radio"/> Option 2: Paid in Full Premium	1	\$399	\$399
<input type="radio"/> Option 2: Installment Down Payment	1	\$89.60	\$89.60
Annual Installment Premium = \$448			
<input type="radio"/> Option 3: Paid in Full Premium	1	\$580	\$580
<input type="radio"/> Option 3: Installment Down Payment	1	\$130.40	\$130.40
Annual Installment Premium = \$652			
<input type="radio"/> Option 4: Paid in Full Premium	1	\$657	\$657
<input type="radio"/> Option 4: Installment Down Payment	1	\$147.60	\$147.60
Annual Installment Premium = \$738			
<input type="radio"/> Please send me different limits!	1	\$0	\$0
You can click the discuss link on the left to request different limits. Feel free to email <a href="mailto:jim@motorcycleagent.com">jim@motorcycleagent.com</a> or Call/Text 608-335-0970.			
<b>Subtotal</b>			<b>\$327</b>

Name	Quantity	Price	Total
<b>Included With All Options</b>			
>>> Replacement Motorcycle Coverage That Never Expires	1	\$0	\$0
>>> Replacement Optional Equipment	1	\$0	\$0
>>> Replacement Personal Effects / Safety Equipment	1	\$0	\$0
>>> Towing & Road Service	1	\$0	\$0
<b>Discounts Available</b>			
Let's save money on your coverage! The following discounts may be available.			
>>> Home Ownership	1	\$0	\$0
>>> Premium Paid In Full	1	\$0	\$0
>>> Good Rider (No Accidents / Tickets)	1	\$0	\$0
>>> Rider Course (< 3-Years)	1	\$0	\$0
>>> Paperless Discount	1	\$0	\$0
<b>Total</b>			<b>\$327</b>

**Jim Palmer**

**Licensed Insurance Agent**

**Motorcycle Agent by The MVP Insurance Agency**

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# About The MVP Insurance Agency

## Specializing in Motorcycle Insurance since 2009

The MVP Insurance Agency's Vision is to be the customer's best and final choice for insurance services through education, offering the industry's leading products, and providing the best customer service experience. While focusing on building a continuous trust-based relationship with our customers, their needs will determine our path. You are not alone.

Our goal is to educate and service clients throughout the country. Through our independence, we strive to provide clients the best options for their insurance needs. We can provide an assessment of your insurance needs with a choice of which package fits you best.

We are dedicated to providing our customers with the best coverage at competitive rates. Just make one call to our agency, and we can shop your coverage through many top rated companies. With our professional staff, we can be your liaison with the insurance carrier in the event of a claim. We work for you, not the insurance company.

We want you to have a positive overall experience with The MVP Insurance Agency. Our one on one service approach is our #1 goal for all our insurance clients. Give us a call at [608-335-0970](tel:608-335-0970) or [contact us](#) through one of our quote forms, and we'll be happy to answer any of your insurance questions.

A handwritten signature in black ink that reads "Jim Palmer". The script is fluid and cursive, with the first letters of "Jim" and "Palmer" being capitalized and prominent.

Jim Palmer

Agency Owner / Licensed Insurance Agent

608-335-0970

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[www.themvpinsuranceagency.com](http://www.themvpinsuranceagency.com)

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# Licensed States

Motorcycle Agent by The MVP Insurance Agency is in 18 States!!

~ INSURANCE COMPANIES ~



~ LICENSED STATES ~

- > Alabama > Iowa > Missouri
- > Arizona > Louisiana > Ohio
- > California > Maryland > South Carolina
- > Georgia > Michigan > Texas
- > Illinois > Minnesota > Virginia
- > Indiana > Mississippi > Wisconsin

# Start Your Coverage Comparison