



BETTER PROTECTION. BETTER PRICE.

www.MotorcycleAgent.com

Replacement for Life

Motorcycle Insurance Coverage Customized For You!



**No Depreciation
Lock in MSRP**



**Most Motorcycle Types
are Eligible**



**Model Year 2018 &
Newer**



**100% Online Enrollment
Huge Savings**

Lock In The Value of Your Motorcycle--No Depreciation!

Replacement Cost Coverage That Never Expires

When you add replacement cost coverage when the bike is new -- or even up to two (2) model years old -- you can keep that level of protection for as long as you own the motorcycle. That eliminates depreciation in the event of a claim. Most other insurance companies cancel replacement cost when the bike reaches its third year.

Key Program Benefits

This program is designed to lock in the value of your motorcycle for as long as you own it. The Replacement Coverage is extended to the Accessories and Safety Apparel. Other valuable benefits: Travel Loss Reimbursement, Rental Reimbursement, Diminishing Deductibles, and Roadside Assistance are available.

Best Coverage Options

Protection For All Makes & Models



No Depreciation Lock In MSRP

We've partnered with American Modern to offer the Best Full Coverage Motorcycle Insurance Policy to riders throughout the United States (30+ States).



- **No Depreciation - Lock in MSRP for as long as you own your motorcycle**
- **Replacement Coverage on Accessories / Aftermarket Components**
- **Replacement Coverage on Personal Effects (Safety Equipment)**
- **Customized Liability / Coverage Limits**
- **Diminishing Deductibles**
- **Huge Discounts**
- **Multiple Payment Plans Available**

Motorcycle Insurance Quote Request

The MVP Insurance Agency is currently Licensed in 30+ States!

(<https://www.motorcycleagent.com/insurance>)

Jim Palmer

Licensed Insurance Agent

Motorcycle Agent by The MVP Insurance Agency

(Phone/Text) 608-335-0970

(Toll Free) 800-920-0890

(Email) jim@motorcycleagent.com

(Website) www.motorcycleagent.com

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

Discounts (Save \$\$\$)

Discounts vary by State; however, there are plenty of ways to save money on your insurance policy!

- **Advance Quote:** This discount is available if the insured/agent completes a quote at least 1 day in advance of the policy effective date.
- **Anti-Theft Devices:** This discount is available if the insured vehicle possesses an active or passive alarm, an active or passive disabling device, or a vehicle recovery device.
- **Association:** This discount is available for drivers who are a member of an approved association. Retain proof of membership.
- **Homeowner:** This discount is available when the insured owns a home, condominium, or manufactured home.
- **Loyalty:** This discount is available when the policy is renewed with American Modern.
- **Motorcycle License:** This discount is available for drivers with their motorcycle license or motorcycle endorsement.
- **Multi-Policy:** This discount is available when the insured has two or more of a different policy form, under the same account within AMsuite®.
- **Multi-Vehicle:** This discount is available when two or more vehicles are insured on the same policy.
- **Paid in Full:** This discount is available when Paid in Full payment plan is selected.
- **Paperless:** This discount is available when electronic delivery of policy documents is selected.
- **Preferred Customer:** This discount is available based on the loss history of all drivers.
- **Prior Insurance:** This discount is available when the insured previously had Motorsport Insurance and the prior term expiration date is within 31 days of the American Modern policy effective date and is not one of the American Modern Insurance Group, Inc. companies.
- **Safety Course:** This discount is available when the insured has taken an approved safety course that is not mandated by a court. Proof required.
- **Violation Free:** This discount is available to all drivers without violations.

Replacement Cost Explained

Why is this the best option?

Replacement Cost allows the policy holder to replace their stolen or destroyed motorcycle by receiving a settlement up to the value of a brand new, current model's MSRP. Your motorcycle will essentially never lose value--depreciation is removed when you replace your motorcycle.

How does Actual Cash Value (ACV) compare?

Most policies will only provide an ACV settlement for Used Motorcycles. If your motorcycle is stolen or destroyed, your policy will only pay out the current market value. This ACV Settlement will take into account depreciation, condition, mileage, ect. The amount you paid for your motorcycle or the current MSRP is not taken into consideration.

What Motorcycles are Eligible for this coverage?

Your motorcycle needs to be 2-Years or Newer to lock in the Replacement Coverage. Currently (Calendar Year 2020) model year 2018 and newer qualify. Come January 1, 2021--model year 2019 will be the oldest to qualify.

Most On-Road & Off-Road Motorcycle Makes & Models qualify for Replacement Coverage. Snowmobiles & ATVs also can qualify--unfortunately, Side x Sides are not eligible.

What if I'm NOT the Original Owner?

American Modern does NOT require you to be the original owner of the motorcycle to earn Replacement Coverage. The eligibility is based on the Model Year of the motorcycle. Riders can buy a 2-Year Old Motorcycle and lock in Replacement Coverage. If there is a loss, your Used Motorcycle will be replaced with a Brand-New Model.

Is this Coverage Available on My Current Policy?

American Modern is the only carrier which provides this level of protection. We can replace your current policy to lock in the value of your motorcycle.

How do I get a Quote?

Coverage comparisons can be requested here: <https://www.motorcycleagent.com/insurance>

We can customize the limits to your preference.

About: Motorcycle Agent by The MVP Insurance Agency

We are an Independent Insurance Agency, which means we have made available some of our best companies for your Extended Service Plans, Tire & Wheel Protection, and Liability Insurance Coverage.

The MVP Insurance Agency's Vision is to be the customer's best and final choice for Motorcycle Protection 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. This all comes at no cost--The MVP Insurance Agency doesn't charge Brokerage Fees!

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 **800-920-0890** or [contact us](#) through one of our quote forms, and we'll be happy to answer any of your insurance questions.



Jim Palmer

Licensed Insurance Agent--Motorcycle Specialist

Motorcycle Agent by The MVP Insurance Agency

(Phone/Text) 608-335-0970

(Toll Free) 800-920-0890

(Email) jim@motorcycleagent.com

(Website) www.motorcycleagent.com

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