



**TEXAS MOTORCYCLE  
COVERAGE**

**Discounts**

- Prior Insurance (motorcycle or personal auto)
- Homeowner & Mobilehome Owner
- Accident-Free/Claim-Free
- Multi-Policy
- Paperless
- New to NatGen
- Senior Driver (55+)
- Paid-in-Full
- Auto Pay - EFT
- Multi-Cycle
- Intra-Agency Transfer
- Credit/Zip Code Match
- Association Membership
- Engine Guard/Frame Slider
- Motorcycle Safety Foundation Course
- Motorcycle Driver's License Endorsement

**Coverage & Features**

Coverage for motorcycles, scooters, golf carts, ATVs, UTVs and dirt bikes (Some coverages may have limitations or are not available based on vehicle type):

- New Motorcycle Replacement Cost
- Original Equipment Manufacturer's Parts
- Diminishing Deductibles
- Accident Forgiveness
- Custom Parts & Equipment
- Safety Apparel
- Personal Effects
- Transport Trailer
- Towing
- Trip Interruption
- Accidental Death & Dismemberment (AD&D)









**Cross-Sell Opportunities**

We offer a wide variety of competitive products to fit your customer's needs – personal auto, small business auto, homeowners, RV/travel trailer, renters and flood.

**Payment Options**

Flexible 12-month pay plan options with discounts and lower fees for Paid-in-Full and Automatic Payments. Customers can pay via cash, credit or debit card and electronic check.

**Eligible Vehicle Types**

			
Touring	High-Performance	Cruisers & Classics	Scooters
			
Golf Carts	UTVs	ATVs	Dirt Bikes

## TEXAS MOTORCYCLE COVERAGE

Benefits/Coverage	National General Insurance	Ordinary Motorcycle Insurance
<i>Bodily Injury Coverage</i>	Covers up to \$250/500 limit & coverage includes guest passengers	Coverage capped at \$100/300 limit and require separate for guest passengers
<i>Physical Damage Coverage</i>	Deductible options of \$100 to \$1,000, which can vary by coverage or vehicle; Comprehensive Coverage can be purchased without Collision—offered to all model years without a model year age cap (units older than 30 years will be written as stated value)	Varying deductibles between coverage unavailable—restricted coverage availability once vehicle reaches a model year greater than 20 years old
<i>New Motorcycle Replacement Cost Coverage</i>	Offers a comparable new motorcycle if the insured motorcycle is totaled or stolen in it's first two model years	Limited availability
<i>Original Equipment Manufacturer Parts Coverage</i>	Specifies that parts are made by the original equipment manufacturer when repairs are made to the insured cycle after a covered loss	Limited availability
<i>Diminishing Deductibles</i>	Deducts 25% of initial deductible amount for every claim-free year	Limited availability
<i>Accident Forgiveness</i>	Discounts and rates won't be affected by a customer's first accident	Limited availability
<i>Custom Parts &amp; Equipment Coverage</i>	\$3,000 included with the purchase of Physical Damage for motorcycle; \$1,000 included for off-road units - Limits available up to \$30,000 or up to the market value of the unit	Limited availability—capped at lower limits
<i>Safety Apparel Coverage</i>	\$400 of coverage included when safety apparel and helmet is damaged due to a covered loss with no additional deductible	Limited availability
<i>Personal Effects Coverage</i>	Provides coverage up to \$3,000 for contents carried with the insured vehicle	Limited availability
<i>Transport Trailer Coverage</i>	Provides up to \$10,000 of physical damage coverage for the covered vehicle's transport trailer	Limited availability
<i>Towing Coverage</i>	Provides coverage when the motorcycle or vehicle towing it is disabled within 100 feet of the roadway due to: mechanical or electrical breakdown, battery failure, insufficient supply of fuel, oil, flat tire, lockout or entrapment in snow, mud, water or sand	Limited availability
<i>Trip Interruption Coverage</i>	Covers travel expenses if the policyholder has a mechanical breakdown or loss	Limited availability
<i>Accidental Death &amp; Dismemberment (AD&amp;D)</i>	Limit available up to \$10,000 of coverage for you and family members	Not available
<i>Medical Payments Coverage</i>	Limits available up to \$10,000 per person per accident	Limited availability—capped at lower limits and only offer per accident
<i>Foreign Driver's License</i>	Texas customers with a Matrícula Consular or foreign driver's license are eligible for motorcycle coverage	Limited Availability

Want to learn more about National General Insurance?  
**Call 1-877-468-3466 or visit [NatGenAgency.com](http://NatGenAgency.com)**