

# SPECIALTY PERSONAL LINES

## Product fact sheet



PREMIER  marine

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### OFF ROAD VEHICLES - BC Only

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#### Target Risks

- ATVs
- Off-Road Motorcycles (*refer to motorcycle program for licensed street motorcycles*)
- Snowmobiles
- Stock, production units
- Private pleasure use
- Registered owner and principal operator 21 years of age and up
- UTV's (Utility All-Terrain Vehicles including 2 and 4 seat side by sides except amphibious)

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#### Coverage Available

- No hassle 12 month policy
- Physical Damage and/or Liability \*\*
- All Risks or Specified Perils Coverage including:
  - Agreed Value
  - Lock Rekeying - \$1,000 limit
  - Reward Coverage - \$1,000 limit
  - Emergency Vacation Expense - \$1,000 limit
  - Loss of Use - \$1,000 limit
  - Safety/Maintenance Equipment - \$250 limit
  - Newly Acquired & Temporary Units
  - Trailer Coverage - \$1,000 limit
  - Riding Gear Coverage - \$1,000 limit
- Search & Rescue Coverage available (\$10,000 limit)
- Farm Use Endorsement available – contact underwriter

\*\* Stand-alone liability not available for snowmobiles

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#### Features & Benefits

- Competitive rates!
- Additional discounts for Mature Riders, Members of Club/Association, Multiple Units
- Deductible options
- Now accepting older units
- Minimum Premiums:
  - Physical Damage:
    - \$125 for Specified Perils
    - \$175 for All Risk
  - Liability starting as low as \$80

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#### Why Premier?

An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none

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#### Application and Contact Information

[Download application now](#)

[Contact an Underwriter now](#)

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