

Road & Trail Insurance

Let Western National protect your recreational vehicles while you enjoy the great outdoors – no matter the season!

We cover a range of recreational vehicles

- All-terrain vehicles (ATVs)
- Autocycle
- Mopeds and motor scooters
- Motorcycles
- Snowmobiles
- UTV or side-by-side

We offer a variety of coverage options including:

- Agreed Value and Replacement Cost Selecting Agreed Value or Replacement Cost coverage can help avoid the uncertainty of how much you would receive for your road and trail vehicle in the event of a loss.
- Common Loss Deductible Whenever a claim involves more than one Western National policy, only the highest deductible applies. It's just one benefit of having multiple personal policies with Western National!
- Rider Safety Apparel Safety first is always a good policy when operating any vehicle. We offer flexible coverage amounts for your safety apparel.



At Western National, we focus on protecting individuals and families with the right mix of coverage, so you can focus on the things that matter to you.

Available coverage options

- Accessories and custom equipment
- Carried contents
- Combined single limit liability
- Loan / lease
- Safety riding apparel
- Trailers
- Transportation expense
- Trip interruption for unexpected breakdowns
- Underinsured motorists

Quick facts about Western National

- Over a century of protecting policyholders throughout the Midwest
- Products available exclusively through Independent Insurance Agents
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best

Please review your policy for complete information about coverage and exclusions that apply.

Have customized equipment? We have options!

- Chrome accessories
- Custom paint
- Electronics
- Handlebars / control
- Mower attachment
- Plow blade
- Saddlebags
- Sidecar
- Tow-behind trailer
- Trike kits
- Wheels
- Winch
- Windshield

Available Discounts

- Safety Course Discount
- Seasonal Usage Discount
- Multi-Policy Discount



Western National Insurance Group

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Part of the Western National Insurance Group:

American Freedom | Michigan Millers (Affiliate) | Pioneer Specialty | Umialik | Western National Assurance | Western National Mutual









