

## Personal Lines

# Off-road vehicle coverage, built for adventure

Off-road vehicle (ORV) enthusiasts know there's nothing like the thrill of the trail or the undiscovered path. The vehicles you ride deserve coverage made to go the distance.

The Hanover offers protection crafted to meet the demands of ORVs, along with the convenience of bundling that coverage with home and auto policies for total account protection.

### Craft your coverage

- \$1,500 in **custom equipment** coverage at no extra charge, with options to increase up to \$40,000
- \$1,000 in **rider safety apparel** coverage at no extra charge, with options to increase up to \$5,000
- Up to \$3,000 in coverage for **personal property** while it's being carried on or stored in your off-road vehicle. No deductible applies.

- Up to \$10,000 in **electronic equipment coverage** for non-original equipment that receives or transmits audio, visual, or data signals

#### For financed or leased ORVs:

**Loan/lease coverage** helps cover the difference between the vehicle's actual cash value and the remaining amount owed on the loan/lease in the event that the vehicle is totaled.

### Rev up real savings

- Advanced quote
- Paid in full
- Account credit
- Locked storage
- Homeowner
- Group affiliation



# The vehicles we cover

## Off-road vehicles:

### All-terrain vehicle

- Four- to six-wheel vehicle
- Typically for single riders
- Handlebar steering
- Designed for use on rugged terrain and/or water



### Utility terrain vehicle

- Seats passengers side-by-side
- Equipped with a steering wheel, foot pedals and seat belts



### Snowmobile

- Crawler-type threads
- Designed for use across land, ice or snow
- Includes high speed sport or performance snowmobiles



### Dirt bike

- Knobby tires
- High ground clearance and long suspension
- Designed for rugged terrain
- Not street legal



### Mini bike

- Small, lightweight motorcycle
- Low frame
- Designed for off-highway use



### Golf cart

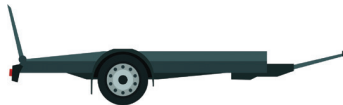
- Three- or four-wheel vehicle
- Limited speed capabilities
- Designed to carry golfers and their equipment around a golf course



## On-road accessories:

### Cargo trailer

- Pulled behind off-road vehicle



*This product not available in all states.*

### Transport trailer

- Pulled behind car
- For transport of off-road vehicles



## We'll keep you riding in style

With flexible options and the ability to combine coverage with your Hanover Platinum and Prestige accounts, you can receive powerful protection and a seamless experience—all from one trusted insurer.

Talk to your independent insurance agent about The Hanover's off-road vehicle coverage, or go to [hanover.com](https://hanover.com) to learn more.

The  
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[hanover.com/personalinsurance](https://hanover.com/personalinsurance)  
The Agency Place (TAP)—<https://tap.hanover.com>

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