

Personal Lines

Motorcycle coverage that's ready to ride



As a motorcycle owner, you feel the call of the open road. Ride with confidence knowing you're backed by motorcycle coverage tailored to your lifestyle.

The Hanover's motorcycle protection is designed with options to help you craft your motorcycle insurance along with the convenience of bundling that coverage with home and auto policies for total account protection.

Fine tune 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
- Coverage for **original equipment manufacturer's parts** and for **mechanical parts** at replacement cost
- **Replacement cost** for a new motorcycle within one year of purchase, or the **actual cash value** of a motorcycle one model year newer
- Up to \$300 in **towing and roadside services** when your motorcycle becomes disabled
- **Trip interruption coverage**, with up to \$600 for necessary expenses, such as lodging, food, and alternate travel costs, when your motorcycle is damaged due to a covered loss away from home
- **Deductible dividends**, which reduces a motorcycle's collision deductible by \$100, and an additional \$100 for every year free of paid claims

Rev up real savings

- Advanced quote
- Paid in full
- Account credit
- Locked storage
- Winter season
- Group affiliation
- Motorcycle safety course

FEATURE	THE HANOVER	LEADING COMPETITOR
Accident forgiveness	Starts on Day 1	Eligible only after 48 months
Agreed value waiver	Yes	No
Deductible waiver	Yes	No
Trip interruption coverage	\$600/occurrence	\$500/occurrence
Trustpilot rating*	★★★★★	★★★☆☆

*Trustpilot ratings as of November 25, 2025

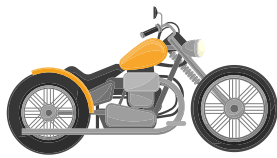
The types of bikes we cover

Bikes:

Cruiser

- Low seat
- Pull-back handlebars
- Forward-set foot pegs

Includes choppers



Enduro

- Off-road bike approved for highway use
- Has headlights, signals, mirrors



Scooter

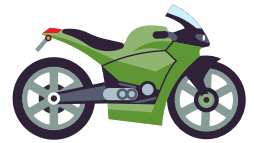
- Small wheels
- Low seats
- Step-through frame
- Floorboards



Sport

- Short handlebars
- Foot pegs below and behind seat

Includes supersport and sport trikes



Touring

- Luggage compartments
- Navigation
- Emphasis on rider comfort and storage

Includes traditional trikes



Traditional

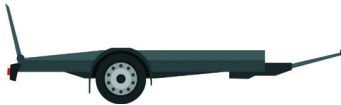
- Upright seating
- One or two passengers
- No spoilers or luggage compartments



On-road accessories:

Cargo trailer

- Pulled behind motorcycle



Transport trailer

- Pulled behind car
- For transport of motorcycles



This product not available in all states.

Ineligible motorcycle types:

- Bikes unapproved for highway use
- High-speed, high-power aerodynamic bikes

Recreational vehicle types may be eligible for coverage on our auto or home product.

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 motorcycle coverage, or go to hanover.com to learn more.



The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America
808 North Highlander Way, Howell, MI 48843

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

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