

### **Road & Trail Insurance**

Let Umialik 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)
- Golf carts
- Mopeds and motor scooters
- Snowmachines
- 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 Umialik policy, only the highest deductible applies. It's just one benefit of having multiple personal policies with Umialik!
- Rider Safety Apparel
   Safety first is always a good policy
   when operating any vehicle. We offer
   flexible coverage amounts for your
   safety apparel.







## The preferred solution for your **road & trail insurance** needs!

At Umialik, 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
- Towing (flexible limits available)
- Underinsured motorists

### **Quick facts about Umialik**

- Founded in Anchorage, Alaska in 1981
- 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!

- Custom paint
- Electronics
- Handlebars / control
- Mower attachment
- Plow blade
- Tow-behind trailer
- Wheels
- Winch
- Windshield

#### **Available Discounts**

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



#### **Umialik Insurance Company**

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