

Wherever you ride, we've got you covered

From rocky slopes to muddy valleys and everything in between, your ATV was made to handle it all. With ATV insurance from Co-operators, you'll have the protection you need, no matter how wild the ride gets.



What's covered on and off the trails?

Our coverage is tailored to the distinct risks of four-wheelers, side-by-sides, and other types of all-terrain vehicles. We protect you through:

- **Third-Party Liability** to cover your obligations for causing injuries or property damage.
- **Accident Benefits** to provide medical-expense and loss-of-income payments, regardless of who was at fault in a collision.
- **Uninsured Auto** to cover your expenses if you're injured by a fleeing or uninsured rider.
- **Direct Compensation Property Damage** to compensate you for damages to your ATV for which you are not at fault.
- **Collision coverage** to repair or replace your ATV if it is damaged in a collision.
- **Comprehensive coverage** to protect against non-collision-related losses to your ATV, like from theft, hail or flying objects.
- **Riding gear coverage** to replace up to \$5,000 of ATV riding gear - such as helmets, eyewear or airbag vests - after an insured loss.
- **Depreciation coverage** to help cover the replacement costs of a new ATV after a total loss, available for up to five years.

How can you save while you explore?

We offer multiple ways to lower your ATV premiums, including:

- **A multi-vehicle discount*** when you insure multiple recreational vehicles, or when you pair your coverage with an auto policy.
- **A multi-product discount*** when you purchase another Co-operators policy, like home or life insurance.
- **An electric vehicle discount*** if your off-road adventures are powered by battery.
- **A renewal discount*** when you insure your ATV with us for five or more consecutive years.

Get a stand-alone policy at a budget-friendly rate, or bundle coverage with home or auto insurance to save even more. Talk to us today.

Investments. Insurance. Advice.



cooperators.ca | 1-800-387-1963

*Terms and conditions apply. Please talk to a Co-operators representative to learn more.

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