

## **SMBIG Insurance Tip**

### **How to Reduce Your Motorcycle Insurance Premium**

by John Nix

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MOTORCYCLE INSURANCE is one of those annual bills that there is no escaping. But the cost of renewing your policy is not completely out of your hands.



There are a number of things that you can do as a bike owner to find a lower cost Motorcycle Insurance provider. A cautious approach to the road will help avoid an accident, citations, and wear and tear to your bike. Keeping your speed down and avoiding a ticket or accident will keep you INSURANCE PREMIUM DOWN and afford you renewal discounts for maintaining a clean driving record.

Another way to reduce your overall cost for insurance is to enroll in a authorized MOTORCYCLE SAFETY FOUNDATION PROGRAM. Most Insurance carriers offer an additional discount for completing an approved safety course. Ask your current insurance carrier if they offer this discount.

Cheaper motorcycle insurance is also something that comes to those who wait. Wait to get older that is. Older riders, like older drivers, tend to make fewer claims and can therefore benefit from lower insurance premiums.

My final piece of advise is perhaps the most obvious.....SHOP AROUND. The BEST DEAL is not necessarily the first deal you find, so make sure you check out the competition. Compare RATES AND COVERAGE.....

Ride Safe, Ride Often

**John Nix**