

INSURANCE TIP

by John Nix

**Geico Motorcycle Insurance
623-931-0766**



NOT ALL MOTORCYCLE INSURANCE COMPANIES ARE ALIKE

The first step in purchasing motorcycle insurance is to contact a cycle insurance specialist. In several states, like Arizona, you must have insurance coverage before you can bring your new bike home from the dealership. Remember, not all insurance carriers provide motorcycle coverage. If you are unsure of who to call, talk with friends or others who already have insurance coverage on their bike. This way, you'll be able to work from a good list of recommended agencies to start out. Be cautious with your dealership though; they don't always work with the best insurance companies. Don't become pushed into something you're not comfortable with.

HOT TIP !! If you are a first time buyer, or even an experienced rider who has not taken a motorcycle safety course, put it on your "TO DO" list. Not only will it sharpen your street survival skills, but it will also bring you a discount on your insurance premium.

THINGS TO KEEP IN MIND.....

Your premium will be based upon several key factors They include, but are not limited to: The motorcycle engine displacement, type of motorcycle, Brand of motorcycle, Your age, Your driving record, Your riding experience, garaging address, and is the bike garaged ?

The type of motorcycle you plan on insuring also affects your premium. A 500 cc cruiser will be cheaper to insure than a 500 cc sports bike. Sport bikes usually cost more to insure. Also, when considering a Custom Bike, be sure your insurance carrier will provide coverage.... Again not all insurance carriers will insure a Custom Bike.

Ride Safe, Ride Often,
John

Tell 'em Kimmy and Kelly Sent ya