

Insurance Tip

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BIKE MODIFICATIONS

Modifications don't mean big insurance price hikes.....

Too many motorcycle owners are failing to tell their insurance carriers about modifications either because they fear the changes will increase their insurance premiums, or they don't realize they need to. However, following a recent review, we can see that most common modifications actually have little or no effect on premiums at all.

This contrasts with failing to tell you insurer about modifications which could result in refusing to pay when a claim is made. This includes extra chrome, after market exhaust, custom paint, custom wheels, etc..... Not to be left out would be performance kits, and engine modifications to your bike. All of these extras should be considered when insuring your motorcycle.... **BE SURE AND DISCLOSE THIS INFORMATION WITH YOUR INSURANCE CARRIER.** That's the only way an insurer can understand what risk they are providing coverage for, and calculate a fair price.

In most cases your motorcycle is a large investment..... **BE SURE YOU INSURE IT PROPERLY.** It certainly will payoff come claim time.

RIDE SAFE,

John Nix

Tell'm Kimmy and Kelly Sent Ya