

Insurance Tip by John Nix

Geico Motorcycle Insurance

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Make Motorcycle Riding Safety Your Top Priority

Operating a motorcycle takes different skills than driving a car; however, the laws of the road apply to every driver just the same. A combination of consistent education, regard for traffic laws and basic common sense can go a long way in helping reduce the amount of fatalities involved in motorcycle accidents on a yearly basis.

Here is a checklist that every motorcycle rider should follow:

- Always wear a helmet with a face shield or protective eyewear — Wearing a helmet is the best way to protect against severe head injuries. A motorcycle rider not wearing a helmet is five times more likely to sustain a critical head injury.
- Wear appropriate gear — Make sure to wear protective gear and clothing that will minimize the amount of injuries in case of an accident or a skid. Wearing leather clothing, boots with nonskid soles, and gloves can protect your body from severe injuries. Consider attaching reflective tape to your clothing to make it easier for other drivers to see you.
- Follow traffic rules — Obey the speed limit; the faster you go the longer it will take you to stop. Be aware of local traffic laws and rules of the road.
- Ride defensively — Don't assume that a driver can see you, as nearly two-thirds of all motorcycle accidents are caused by a driver violating a rider's right of way. You should always ride with your headlights on; stay out of a driver's blind spot; signal well in advance of any change in direction; and watch for turning vehicles.
- Keep your riding skills honed through education — Complete a formal riding education program, get licensed and take riding courses from time to time to develop riding techniques and to sharpen your street-riding strategies.
- Be awake and ride sober — Don't drink and ride, you could cause harm to yourself and others. Additionally, fatigue and drowsiness can impair your ability to react, so make sure that you are well rested when you hit the road.

Preparing to Ride

Making sure that your motorcycle is fit for the road is just as important as practicing safe riding. Should something be wrong with your motorcycle, it will be in your best interest to find out prior to hitting the road. To make sure that your motorcycle is in good working order, check the following:

- Tires — check for any cracks or bulges, or signs of wear in the treads. Low tire pressure or any defects could cause a blowout.
- Under the motorcycle — Look for signs of oil or gas leaks.
- Headlight, taillight and signals — Test for high and low beams. Make sure that all lights are functioning.
- Hydraulic and Coolant fluids — Level should be checked weekly.

Once you've mounted the motorcycle, complete the following checks:

- Clutch and throttle - Make sure they are working smoothly. Throttle should snap back when released.
- Mirrors — Clean and adjust all mirrors to ensure sharpest viewing.
- Brakes — Test front and rear brakes. Each brake should feel firm and hold the motorcycle still when fully applied.
- Horn — Test the horn.

RIDE SAFE,
John Nix

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