

Insurance Tip by John Nix

Geico Motorcycle Insurance

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MOTORCYCLE SAFETY = LOWER INSURANCE RATES

Physical and Mental Preparedness

Often overlooked, these are very important aspects of motorcycle safety. Operating a motorcycle safely is much more physically and mentally demanding than driving a car. Are you physically able to ride safely? Are you mentally prepared to ride and concentrate on the riding tasks? Many things can impair either or both. Some things are rather obvious, some not. **CONSIDER THIS LIST:**

1. You have been drinking for the past two hours.
2. You are just getting over a pretty bad case of the flu.
3. You have just been notified that a member of your family has passed away.
4. You just had an argument with your spouse.

It is obvious that item 1 will impair your physical abilities to operate a motorcycle. Item 2 is less obvious but potentially just as dangerous. You may feel **MUCH BETTER**, but after a day or two of extreme weakness and bed rest, you are not back to 100% as quickly as you may think. Your bike falling from under you when your leg is too weak to hold it up at a stop is not the time to realize it.

Items 3 and 4 similarly both impair mental readiness. Item 3 is obvious, but item 4 will generally cause you to have your mind elsewhere, at least temporarily. I've been told that it's no big deal because it happens all the time. I have to say that it **IS** a big deal, at least to you, or you would never have been arguing in the first place.

It would be impossible to list all things that could impair your abilities. The key is to **BE AWARE** of your physical and mental condition and save the ride for later if there is anything that could substantially impair either. Your life may depend on it !!

There are many safety issues that relate to your insurance rates..... Physical and Mental Preparedness is only one. Stay tune for more !!!

Ride Safe, Ride Often,
John Nix