

Insurance Tip by John Nix

Geico Motorcycle Insurance

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How to get the best policy for you

Don't shop motorcycle insurance by price alone. We all want to save as much as we can on motorcycle insurance, but in some cases we truly do

get what we pay for. If you find a deal that seems just too good, it should raise a red flag. Look closely for exclusions

that may render the motorcycle insurance almost useless for your situation.

RECOGNIZE WHAT A GOOD MOTORCYCLE INSURANCE POLICY WOULD LOOK

LIKE.... Including what coverage you need and the levels of the coverage. Here are some optional coverage's you will see when shopping for motorcycle insurance:

COLLISION COVERAGE:

You will see a line on your motorcycle insurance policy for collision coverage.

This is the coverage for damage done to your motorcycle for collision or upset, regardless of who is at-fault. Here is where a deductible will come into play. You normally will have selected a figure like \$250, \$500, or \$1000 as the portion of the expense that you will pay out of your own pocket. The insurance company will cover the amount above that level up the limits of the policy.

COMPREHENSIVE COVERAGE:

Next, you will see comprehensive coverage. This will cover such things as theft, fire, hail damage, vandalism, hitting an animal, etc. In this case your motorcycle has been damaged, but not in an accident as we normally think of it. Any such damages are paid for under this section of coverage. (Here again, a deductible come into play)

TOWING:

Included on your motorcycle insurance policy might be towing coverage. Towing is to cover the expense of having your bike picked up when you're broke down. This coverage is normally optional.

PROPERTY DAMAGE OR INJURY TO OTHERS (Liability coverage)

Now lets look at what is needed when you are at-fault in an accident and other people are injured and property is damaged. This is certainly the major area of concern for any motorcycle owner. Even though a motorcycle is smaller than a car, you could still cause major damage to other people's property. In some states liability coverage is mandatory.

Liability is a financial obligation that has been created because you caused injury or property damage to someone else.

UNINSURED AND UNDERINSURED MOTORIST

Uninsured Motorist is coverage that you buy from your insurance company for the liability of the other driver who has no insurance.

Underinsured Motorist is coverage that you buy from your insurance company for the liability that goes beyond the other parties limits.

MOTORCYCLE ACCESSORIES:

Be sure to advise the insurance company of any accessories on your motorcycle.... There normally is an extra charge to cover those items.

BE SURE TO REVIEW THE COVERAGE BEFORE YOU PURCHASE A MOTORCYCLE POLICY.... BE SURE YOU ARE PURCHASING ALL OF THE COVERAGE YOU NEED AND REQUIRE.....

Ride Safe, Ride Often,
John Nix