

Motorcycle Insurance Tips

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Choosing the right motorcycle insurance policy is much like choosing the right bike – you want it to fit your needs and lifestyle, but at the same time be within your budget. And while no one expects to be involved in an accident or theft situation, as distressing as that can be, having an insurance policy that doesn't completely cover you can only make matters worse!

Many insurers cover motorcycles on a modified auto policy. For some motorcycles, that's fine, but it can have expensive drawbacks. Under this kind of policy, the bike is probably covered, but accessories, modifications, and medical payments may not be!



If you look for an insurance policy designed from the ground up to cover motorcycles, you shouldn't see much increase in premium, but you should have those extra coverages that are unique to motorcycles. Many bike policies, for instance, have coverage for helmets, and some also include protective riding apparel, and modifications such as paint, chrome, saddlebags, windscreens, sidecars, trailers, etc. Even if it costs a bit more to carry this type of coverage, you won't regret the slightly higher insurance payment when you are properly reimbursed for your loss.

The type of insurance you need often depends on the kind of bike you drive. If you have a custom or vintage motorcycle, for instance, you probably wouldn't want it insured for "Actual Cash Value," which is often hard to determine on these kinds of bikes. Many insurers have policies that base the potential payout on an appraised value, which is agreed upon when the policy is written. People who have custom or vintage motorcycles almost always have higher payouts on an appraised value policy, versus an Actual Cash Value policy.

What is included in your policy? If you haven't checked lately, it can't hurt to take a look at your motorcycle policy, just to make sure you know what is covered. Should the unspeakable ever happen, you will never regret the decision to properly protect your investment!

Stop in and see Kelly and tell her Del sent ya!