

**Insurance Tip**  
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## **Shopping for the right policy for you**

Maybe this bike is a new “love”. Or maybe you’ve been together a long time. Regardless, your motorcycle and you need the best protection out there. It is important to note that some insurance companies will pay to fix your bike after an accident only to its original condition. So if you are like most bikers and have done a few customized upgrades, you may want to make sure your insurance company will cover those. Protect yourself for optional equipment such as crash bars, custom seats, sissy bars, windshields, fairings, saddlebags and more with optional equipment coverage. Allstate’s policy includes \$1000 with the purchase of comprehensive coverage. You can also purchase up to \$30,000 to help protect your bike and your investment.

Another important factor to consider when shopping for insurance is protection in the event you are hurt during an accident. Most insurance companies out there will not pay if you or your passengers are hurt. We all know that even a minor accident can cause major damage to a person so protect yourself by purchasing a motorcycle policy that covers medical payments.

In addition to good coverage and good rates you also want to inquire about discounts you may qualify for. Have you had prior motorcycle insurance? Are you a good rider? Are you a member of a motorcycle organization? Do you own more than one motorcycle? Have you completed a safety course? Do you have a homeowners or auto policy? Answering yes to these questions, may qualify you for additional discounts with Allstate. Remember to ride safe and stay protected.

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