

Insurance News and Notes

Motorcycle Insurance 101: **The Essentials**

(NAPS)—**A motorcycle is a significant investment.** Before you get your motor running and head out on the highway this season, you owe it to yourself to make sure your insurance is up-to-date and you're properly covered.

"Just as riding a motorcycle is much different than driving a car, riders should know that their motorcycle insurance needs are different, too," said Rick Stern, motorcycle product manager, The Progressive Group of Insurance Companies.

Here are some tips:

Update your policy. First, verify that all your coverages are still in force. Be aware that some companies have a winter layaway period during which some coverages are restricted. Check with your insurance company to see if you currently have any type of limited coverage. Next, note any changes such as additional riders or a new garaging address. A quick call to your independent agent or insurance company will ensure coverage that reflects your current needs.

Consider additional liability coverage. If you have significant assets, it may be to your benefit to carry a higher limit just in case you are involved in an accident that causes injury to someone else or damage to property.

Look into medical payments coverage. Medical payments coverage pays your medical bills as well as your passenger's and is available in limits up to \$25,000 in most states.

Make sure custom parts and equipment are covered. Additional parts such as chrome plating, a custom paint job, saddlebags or special rims usually increase the value of your motorcycle and may not be covered. If you've added any custom parts or equipment, you'll want to check your policy or call your independent agent to make sure they're covered.

Know your options. Rates can vary, so shop around to see if another company offers you a better rate or if you qualify for any discounts. If you have comprehensive and collision coverage, consider raising your deductibles. Doing so can help to lower the cost of your policy.

Choose a company that specializes in motorcycle insurance. For example, Progressive is America's largest motorcycle insurer. Progressive agents and brokers understand the special needs of motorcycle owners and offer specialized coverages that are designed for them and their bikes.

For more information about motorcycle insurance, visit <http://usainsurancenet.com/contactus.html>