

Insuring Your Motorcycle: Six Tips To Rev Up Your Riding Season

(NAPSA)—If you're like many bikers, you've been looking forward to the day you can again hit the road aboard your dream machine.

Well, that day will probably be here before you know it and now's the time to make sure your insurance policy is as ready to roll as you and your bike are. Your motorcycle is a significant investment and you owe it to yourself to be properly covered. So here are a few expert tips to help you make sure your motorcycle insurance coverage is as strong as your passion for the road.

First, verify your coverage is still in force. It may seem obvious, but you'll want to start off by making sure your insurance policy is still in force by verifying its expiration date. Be aware that some companies have a winter months layaway period during which some coverages are restricted. Check with your insurance company to see if you currently have any type of limited coverage.

Update your policy. Update your insurance company with 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.

Make sure custom parts and equipment are covered. Parts such as chrome plating, a new paint job, saddlebags or special rims usually increase the value of your motorcycle. If you've added any custom parts or equipment recently, you'll want to make sure they're covered too.

Consider dropping coverage you really don't need. If you own an older bike, you may want to check its value so you're not paying for coverage that's not cost beneficial. It's generally rec-



A good insurance policy can help you be an easy rider all motorcycle season.

ommended that you consider dropping collision coverage when the collision premium equals ten percent of the bike's market value. Understand that by doing so, you will not be covered for damages to your bike if it overturns or collides with another object.

Look for discounts. You should also check to see if you qualify for any discounts your insurance company may offer. Remember that prices can vary from company to company so shop around for insurance. Another tip to help you save: if you purchase comprehensive and collision coverage, consider raising your deductibles, which will lower the cost of your physical damage coverage.

Choose a company that specializes in motorcycle insurance. For example, Drive Motorcycle Insurance is underwritten by Progressive—America's #1 motorcycle insurer—and offered through independent insurance agents and brokers across the country. Drive agents and brokers understand your needs and offer specialized coverage that's designed for motorcycle owners and their machines. To find an agent or broker, go to driveinsurance.com.