

The Active Consumer

Tips For Protecting Boats And Motorcycles

(NAPSA)—Before you take your motorcycle on the road or put your boat on the water, it may pay to be certain your insurance is ship-shape. Motorcycles and boats are often significant investments and the experts say the right insurance policy can help protect them. They offer these tips:

- **Evaluate your specific needs.** Insuring a boat or a motorcycle is different than insuring your car or home. A specialized motorcycle policy, for instance, can provide coverage for custom paint jobs and aftermarket equipment that might not be covered if the bike were just added to a generic auto policy. Similarly, a specialized boat policy could cover things like the cost to replace lost or damaged fishing gear and costly services such as emergency on-water towing and fuel-spill cleanup. You probably wouldn't get this coverage by adding a boat to a homeowner's policy.

- **Consult an agent or broker who provides you with the most options.** Unlike "captive" agents who represent only one company, independent insurance agents and brokers are licensed insurance professionals who represent several companies. They can offer you a variety of coverages, review and evaluate your policies, suggest new coverage options that meet your changing needs and answer your questions.



There are ways to protect the investment you've made in a boat or motorcycle.

"An independent insurance agent or broker can make sure you have the specialized coverage you need to protect your boat or bike," said Jim Lloyd, The Drive Group of Progressive Insurance Companies. "Some insurance companies provide only bare-bones protection for your boat or motorcycle by simply adding it onto your existing auto or homeowner's policy, but independent agents and brokers can review and evaluate your needs to help match you with the company that will provide you with the combination of specialized coverage, service and price that's best for you."

You can find an independent insurance agent or broker by looking through ads in this newspaper or the Yellow Pages or by visiting driveinsurance.com and using the "Find an Agent" feature.