

Motorcycle Season Is Approaching: Make Sure Your Bike Is Properly Insured!

(NAPSA)—Before you know it, the warmer weather will be here and it will be time to fire up your motorcycle for a new riding season. When you take your bike out of storage you probably do all the necessary maintenance to get it back into riding condition—check the battery, tires, chain, etc. But does your pre-season list include checking your current insurance policy? Here's what you need to do to make sure both you and your bike are properly covered before you take it on the road.

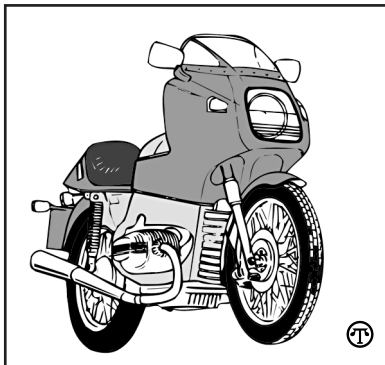
Review your policy:

You'll want to start off by making sure your insurance policy is still in force by verifying its expiration date. And, be aware that some companies offer a lay-away period where some coverages are restricted during the winter months. Check with your insurance company to see if you currently have any type of limited coverage.

Your motorcycle is a big investment. In fact, according to the Motorcycle Industry Council (MIC), in 2003 the average cost for all on-highway motorcycles in the U.S. was \$11,778. Whether your bike is new, a classic, or custom built, make sure to talk with your independent agent or insurance company to be certain you have the right coverage.

A lot of motorcyclists will upgrade their factory-built bike by adding custom parts. 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.

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.



If you purchase comprehensive and collision coverage, you can save money by raising your deductibles, which will lower the cost of your physical damage coverage. If you own an older bike, you may want to check its value so you're not paying for coverage that's excessive to your needs. It's generally recommended 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.

You should also check to see if you qualify for any discounts your insurance company may offer. Most importantly, remember that prices can vary from company to company so shop around for insurance.

Choose a company that specializes in motorcycle insurance:

Progressive, the #1 insurer of motorcycles in the U.S. and the only company endorsed by the American Motorcyclist Association (AMA), understands your needs and offers specialized coverage that's not just an endorsement to your auto policy.

Follow these important tips to be certain you and your bike are covered and enjoy the riding season.

For more information, visit progressive.com or visit a Progressive authorized independent agent or broker.