

S-E-X and Motorcycle Insurance

Okay, today we want to have some real excitement....so I want to spend a few minutes talking about a topic near and dear to my heart.....guess which one it is from the title of this article.....

Motorcycle insurance works just like a car insurance policy. (And you thought I was going to talk about the other subject didn't you??).....Actually to be right up front, this article really has nothing to do with the subject of SEX....but how else was I supposed to grab your attention?

Anyway, Hark asked me to put together some information for the local Biker Community regarding Motorcycle Safety and Insurance. So the first segment in this series is on the basics of Motorcycle Insurance.

A typical motorcycle insurance policy will have the following coverages included:

Liability - This pays OTHERS if you hurt them or damage their property.
Purchased in amounts from \$10,000 to \$1,000,000

Uninsured Motorist - This pays YOU, if you are injured by someone without any/enough coverage
Purchased in amounts from \$10,000 to \$1,000,000

Medical Payments- Pays YOU or your passenger if injured by the motorcycle
Purchased in amounts from \$1000-\$10,000

Comprehensive - If something happens to your bike -Fire/Theft/Etc - this is the section that will respond to repair your ride
Purchased by choosing a Deductible amount - Typically \$100 - \$5000

Collision - If you hit something with your bike - This is the section that will respond to repair your ride.
Purchased by choosing a Deductible Amount - Typically \$100-\$5000

That's it, in a nutshell...Over simplified, yes but if you understand the information above, you have a pretty good handle on what those insurance premiums pay for. By the way, if you understand your Motorcycle Insurance Policy, you also have a pretty good handle on your personal car insurance also.

In next months article, we will talk about--Should you buy Motorcycle Insurance? When it is required? If you do purchase protection, how much coverage should you purchase? And, some ways you can reduce your insurance costs

In the meantime, if you need any additional information on Motorcycle or any other insurance related issue, please give me a yell! [-----Kevin@hillcrestinsurance.com](mailto:Kevin@hillcrestinsurance.com)

Please be safe out there! And hope to see you out on the road!

---Now, to make the attorney's happy - please be aware that this information is a very simplified overview of Motorcycle insurance. Always consult your actual policy documents

to get specific information related to coverages, policy endorsements, conditions, limitations and exclusions.....

Submitted by Kevin McEwen, President - Hillcrest Insurance Agency -Your Biker Agent