

Motorcycle Season Is Here!!!



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Motorcycle season is here and I can hear those bikes cruising down the highway. In my younger days, as a passenger on a bike, I'd love to feel the wind on my face and the road beneath me. I felt alive, young, and daring. It was something that my mother or father did not approve of, which of course made it even more fun. Now having children of my own I have a different perspective. The insurance career I've chosen for the last 25 years has put me in a different mindset regarding motorcycles and their risks. It is alarming to know that only twenty states and the District of Columbia have motorcycle helmet laws that require all riders to wear a helmet. Twenty-seven states have laws that only require some riders to wear a helmet (usually based on age). Three states (Illinois, Iowa, and New Hampshire) do not have a motorcycle helmet law. Motorcycles are a popular way of transportation in the United States with approximately 6.5 million motorcycles registered in this country; and with the cost of gasoline nearing five dollars riding a motorcycle is an attractive alternative.

Since motorcycles have their own required needs, it is best to purchase a separate policy for your motorcycle.

Liability - Protects you against bodily injury and property damage that you cause to people other than yourself when involved in an accident.

Comprehensive - If your motorcycle has enough value, you may want to consider comprehensive coverage. In the event your motorcycle is stolen, you may be able to recover the cost of the motorcycle with comprehensive coverage.

Collision - For damages to your motorcycle you will need collision coverage, which will pay for all damages minus your deductible whether you are at fault or not.

No Fault Coverage - A motorcyclist is not covered under the "No fault" law because motorcycles are not considered motor vehicles. Therefore, the driver is not entitled to medical and lost wage benefits that no fault provides. Consider purchasing additional medical payments coverage in case of injury.

Statistics show that weather is not a factor in the majority motorcycle accidents. Most accidents occur during a short trip to the local mall or a scenic drive. Keep safe and remember it is the law in New York to wear a helmet. For more information regarding motorcycle Insurance contact me.

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