

Beginner's Guide To Motorcycle Insurance



Motorcycle insurance is a pre-requisite to get financial coverage in case of a bike-related injury or damage. However, you need to understand the amount of coverage required and accordingly buy an insurance policy. The following beginner's guide to motorcycle insurance will help you make the right choice.



Request Quotes

List down the type of bike(s) that you want to insure and request quotes from multiple insurance carriers. Some bikes can be difficult to maintain and require high insurance premiums. Know the insurance implications in detail before getting your hands on a policy.



Provide All Details

All questions regarding your previous driving history need to be answered honestly. Make sure that you give all information that are required by the insurance agents. This will determine if you qualify for a particular coverage and the amount of premiums that you will be required to pay.



Ask Questions

You need to be clear about all the details of your motorbike insurance policy. Don't be afraid to ask questions so that you can get the best personalized policy according to your budget and requirements.



Trust Your Insurance Agent

Be comfortable with your insurance agent and clear any doubts by posing questions. Trust is of utmost importance when you need any kind of insurance. So, say yes only after you are fully satisfied with all the aspects.



Calculate Insurance Premiums

The various factors that determine the motorcycle insurance premiums are age, gender, type of bike, value of the bike, risk of theft, place of residence, driving record and the type of coverage.



Basic Coverage

Insurance coverage is a necessity under the law and a basic policy is required. However, the amount of damage caused to your motorcycle can be significant. Therefore, get adequate additional coverage for any unforeseen situation.



Accident Benefits Coverage

Get insurance protection for loss of income, medical expenses, and death as well as funeral expenses. Be aware of the policy limits so that you get sufficient coverage.



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