



Summer Means Greater Safety Awareness for Motorcycle Drivers

In 2016, motorcycle crashes claimed the lives of 4,976 people—up 8.3 percent from 4,594 deaths in 2015. Motorcyclists accounted for 14 percent of all traffic fatalities, 4 percent of all people injured, and 17 percent of all occupant (driver and passenger) fatalities, according to a National Highway Traffic Safety Administration (NHTSA) report. Summer traditionally sees an increase in motorcycle accidents, primarily due to the increased number of riders on the roads.

Motorcycle Safety Should Be Your Primary Concern

- With the warmer weather, it is tempting to leave your helmet at home. Please don't.
- Always be aware of the weather conditions.
- Make sure you carry proper reflective gear along with replacement bulbs, and any other basic equipment that can help ensure your visibility.
- Airbags—Honda Motorcycle Company is the first company to offer the option of an airbag, which is available on one of the most expensive models.

Motorcycle Insurance

Liability insurance covers bodily injury and property damage that you may cause to other people involved in an accident. It does not cover you or your motorcycle.

Collision insurance covers damage to your motorcycle if you are involved in an accident. Your insurance company pays for damages, minus your deductible, caused when you collide with another vehicle or object. Collision insurance usually covers the book value of the motorcycle before the loss occurred.

Comprehensive coverage pays for damages caused by an event other than a collision, such as fire, theft or vandalism. Like collision coverage, your insurance company will pay for damages, minus your deductible, and will cover only the book value of the motorcycle. Keep in mind most comprehensive and collision coverages will only cover the factory standard parts on your motorcycle.

Uninsured/underinsured motorist (UM/UIM) coverage covers damages to you and/or your property caused by another driver who either does not have insurance (uninsured), or does not have adequate insurance (underinsured).