

Connections

Insurance Update



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Motorcycle Insurance Tips

Redding - Main Office
2947 Victor Ave
Redding, CA 96002
Phone: 530-223-0637
Fax: 530-223-6933

Corning
705 4th Street
Corning, CA 96021
Phone: 530-838-9098

Choosing the right insurance policy is much like choosing the right motorcycle. You want it to fit your needs and lifestyle, but at the same time be within your budget.

Liability insurance covers bodily injury and property damage that you may cause to other people involved in an accident. It doesn't cover you or your motorcycle. Find out if your coverage includes Guest Passenger Liability, which provides protection in the event that a passenger is injured on the motorcycle. Whether or not this is included depends on the laws of your state and the company issuing the policy.

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. However, just 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. If you decide to add on any optional accessories such as chrome parts, a custom paint job, trailers or sidecars, you should look into obtaining additional or optional equipment coverage.



Business



Home



Life



Auto, RV,
Motorcycle
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