

Don't Get Caught Without These Types of Motorcycle Insurance

Contributed by WilliamGent
Friday, 24 July 2009

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1. Under Insured Insurance Coverage:

Under insured motorcycle insurance coverage will pay for your expenses if the other rider party is at fault and the other party does not have sufficient insurance to cover the costs of the claim.

It is usually recommended that you carry at least 100/300. This means that in the event of a crash with an under insured rider, that your insurance company will cover up to \$100,000 per person and \$300,000 per accident.

2. Uninsured Coverage:

Just like it sounds, this type of insurance is used when the person that hits you is not covered by insurance at all. Life can quickly turn into a nightmare when you are hit by an uninsured individual and they are not solvent to collect anything from. This leaves all the bills for bike replacement, medical services and even therapeutic services for you to pay.

It is for this reason exactly that each and every motorcycle owner should carry adequate uninsured coverage. Be careful though, many companies have different types of coverage for uninsured coverage so make sure that you know exactly what your provider covers.

3. Bodily Injury Liability Coverage:

This kind of insurance is usually required by most state governments. Bodily insurance is the insurance that pays for damages to others when the accident is your fault and it covers property damage as well as bodily damage. We recommend that you carry as much bodily injury insurance as you feel comfortable paying for.

A good example of bodily damage insurance is 15/30/10. What this means is that \$15,000 at most will be paid out by the insurance provider to cover each person's injuries with a total single claim payout of \$30,000. The last number refers to the total payout for property damage which is damage to motorcycles and vehicles.

4. Motorcycle Collision Coverage:

Collision coverage is the type of insurance that pays for the cost of replacing your bike in the event that it is stolen, or repairing your motorcycle in the event of a crash. Most insurance providers do not care who is at fault in the situation.

To collect on a claim for collision coverage it is necessary first for you to pay the deductible on your coverage. The higher your deductible is the lower will be your monthly payments and the lower your deductible the higher your monthly payments so choose your deductible carefully.

Final Conclusion:

Looking for good motorcycle insurance can be hard if you are not experienced with it. We recommend that you sit down and make a list of possible providers and request a quote from each of the. Make sure that they are all giving quotes for the same type of coverage. When you decide what company you want to buy motorcycle insurance from make sure that they are reputable and make sure that they have good customer service.

About the Author:

Before you make a decision on what type of Motorcycle Insurance you would like to buy please take some time to check out our website. We can provide you with Motorcycle Insurance Quotes as well as much more information on purchasing insurance for motorcycles.