



Knowing Is...Enjoying the Open Road

Sound Advice for Motorcycle Owners

Summer is here! While making the most of warm weather is certainly fun, there are also some precautions worth taking to ensure the safety of your loved ones and personal assets. To help you, we've compiled the following information and tips. Of course, if you need further information about your coverage or insurance needs, don't hesitate to give us a call or drop by your nearest office.

Usually, motorcycle and snowmobile insurance is a specialty insurance product. But, if you already have automobile insurance, you should check with your broker or agent to see if your insurance company also sells coverage for motorcycles or snowmobiles. Your insurance company may offer a discount on the motorcycle or snowmobile premium if your automobile is insured by them as well.

The premium for a stand-alone policy may be more expensive than if the motorcycle or snowmobile is added to your existing homeowners or automobile insurance policy but it may, in the long run, be worth every penny. Check with your agent and ask if there are any discounts offered for safety courses you have taken or for members of any organizations you belong to, such as a state recreational vehicle association.

Motorcycle insurance, with either your homeowners policy or as a specialty insurance policy, should take the following into consideration:

- The age of your bike. The older the bike, the less the insurance will cost.
- Your age will be significant. For the most part, the older you are the cheaper your rates will be. However, if the whole experience of bike riding is new to you, you will probably be paying higher rates, regardless of your age, until you have some experience.
- Where you live could affect your premium. If you live or drive in a high crime or high accident area, your rates may be higher than someone in a zip code with less crime and accidents.
- Your driving history is important to the premium cost because all accidents count. Even the accidents you had in your car will count against you. The cleaner your driving record is, the cheaper your insurance will be.

In summary, several factors will determine the cost of normal motorcycle insurance premiums and your agent can help you with those. Policies can be tailored to individual bikes and riders, and can often include special services such as flatbed towing and roadside assistance.

Have a Safe, Stress-Free Summer — From the Employee-Owners at Kemner-Iott and Benz Insurance Agency



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