



Motorcycle Coverage

Gain freedom on the road with the right motorcycle coverage. We can help!

CONTACT US TODAY:

Tel: 805-965-0071 |
<http://www.bbsbins.com/>

Risk Reducing Solutions for Riders

There's nothing like the freedom you feel when riding but if you're on the road, you're at risk. To ensure you've got the coverage and financial protection you need, consider the following motorcycle insurance coverage options.

Liability Insurance Coverage

Most states require you to carry a minimum of liability coverage. 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. More specifically:

Bodily Injury Liability – If you are at fault in a crash, you may be responsible to cover the damages for your passenger or the other driver. If so, bodily injury liability typically covers the other driver or your passenger's expenses such as medical bills, lost wages, and pain and suffering.

Property Damage Liability – If you are at fault in an accident that causes damage to others' property, property damage liability covers the expense, such as damage caused to vehicles, private homes, fences and other structures.

Collision Insurance Coverage

Collision insurance covers damage to your motorcycle if you are involved in an accident. As your insurer, we pay for damages, minus your deductible, caused when you collide with another vehicle or object. Keep in mind, collision insurance usually covers the book value of the motorcycle before the loss occurred.

Comprehensive Insurance Coverage

Comprehensive coverage pays for damages caused by an event other than a collision, such as fire, theft or vandalism. However, just like collision insurance coverage, your policy will pay for damages, minus your deductible, and will cover only the book value of the motorcycle.

Uninsured/Underinsured Motorist Coverage

Uninsured/underinsured motorist insurance coverage covers damages to you and your property caused by another driver who either is uninsured or underinsured to cover your damages.

This coverage typically pays for medical treatment, lost wages and other damages. If your uninsured/underinsured motorist insurance coverage includes property damage, then your motorcycle would also be covered under the same circumstances.

Optional Equipment Coverage

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. Most comprehensive and collision insurance coverages will only cover the factory standard parts on your motorcycle.

Count on the Experts

Call our office today at 805-965-0071 to learn more about all of our affordable vehicle insurance and personal risk management solutions.

Top Ways to Save on Your Premium

- Consider raising your deductible
- Keep up your good driving record
- Take a motorcycle safety driving course
- Invest in an anti-theft device
- Ask about our multi-policy discounts

Is a "Lay-Up" Right for You?

We're not talking basketball...if you are a seasonal rider, even though you can't enjoy riding your bike in the winter months, you can enjoy increased savings with a lay-up insurance policy.

There's no need to fully insure your motorcycle if it's stored for an extended period of time. With a lay-up insurance policy, all coverage except comprehensive is suspended for a specified period of time. Ask us for more details about this more affordable seasonal coverage option.

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Brown & Brown Insurance

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Know your coverage, know your risk.