

Ask The Experts

Get Ready For Bike Season In Five Simple Steps

(NAPSA)—There's nothing like cruising down the open road on your motorcycle—the wind in your hair and a few bugs in your teeth.

Before you hit the highways and byways this season, make sure your insurance policy is up to speed so that you and your bike are protected.

Here are a few tips from the experts at Progressive:

1. Make sure your insurance policy is still in force.

Some companies have a winter layaway period when some coverages are restricted. Check with your insurance company to see if you have any type of limited coverage.

2. Update your policy.

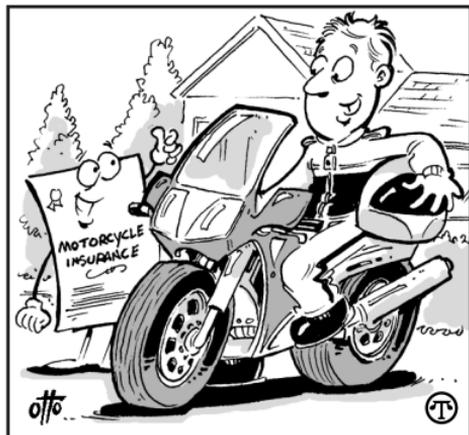
Let your insurance company know about any changes such as additional riders, a new address or customized parts. A quick call to your independent agent can secure coverage that meets your needs.

3. Cover customized parts.

Parts such as chrome plating, a new paint job, saddlebags or special rims usually increase the value of your bike. If you've added custom parts or equipment, make sure they're protected.

4. If you don't need it, drop it.

If you own an older bike, check its value. Don't pay for coverage



Savvy cyclists know they need insurance.

that you don't need. Consider dropping collision coverage if the premium equals 10 percent of the bike's market value. Understand, however, that you won't be covered if your bike overturns or collides with another object.

5. Shop around.

Prices can vary from company to company, so shop around. Another tip: If you purchase comprehensive and collision coverage, consider raising your deductibles. This can lower the cost of your physical damage coverage.

To find an independent agent who offers specialized motorcycle coverage, go to www.progressiveagent.com. To learn more about motorcycle insurance, go to <http://motorcycle.progressive.com>.