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How Extensive Should Your Motorbike Breakdown Cover Be? by [Tom Green](#)

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There's no doubt about it, running a close second to the horse and chariot, a motorbike is the coolest way to travel. It's fast and exciting, you get to zip between standing traffic whilst laughing in the face of traffic jams. The ladies love an easy riding biker and, although they might have the tattoos, leather clad look and dangerous men, you'll find the motorcycling fraternity one of the most fiercely friendly communities on the road.

The joys of motorcycling are however inextricably linked with danger as two wheels are inherently less stable than four, their small stature compared to the vast size of lorry goliaths and the thrilling speeds bikes all add to the risk. This all re-enforces the necessity of Motorbike breakdown cover in order to avoid any potentially untimely demise. Added to the increased chance of having an accident, the severity of accidents on motorbikes are heightened too, having less protection than in a car, as well the extra inconvenience of waiting for help. When a car breaks down you can sit waiting in the pleasant heated seats listening to Radio 4, but waiting with a motorbike leaves you exposed to the elements, sat on the side of the road with the wind and the rain.

What level of cover is best though? Paying for the most comprehensive cover might seem like a needless extravagance, especially after you've just forked out on all you cool motorbike leathers; then again is a basic enough?

There are three main options for level of coverage, the lowest is basic and it is the cheapest for a reason. With a basic package you will be sent a mechanic to come and have a look at your bike, if it can be fixed easily at the roadside then they will do just that, otherwise they will take it back to their garage. Effective service but fairly simple.

The next level is intermediate which gives a few extra perks, covering onward travel and the travel cost of passengers. The most complete service is Comprehensive, and this is really worth the extra money, whether travelling abroad or breaking down in your drive you will be covered and then given a courtesy replacement car whilst your bike is being fixed up.

So really your choice lies between laconic basic or indulgent comprehensive depending on how much you think you will need. When deciding it is important not to think about the economics of how much you want to spend but to consider your own driving habits, how much you use your bike and what that means for your likelihood of having an accident.

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For more information, websites like breakdownchoices.co.uk are a great way of a [comparing breakdown providers to get the best deals](#) to ensure your safe on the road comparing a range of services from comprehensive roadside assistance to a [temporary breakdown cover packages](#).

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