Article Side

Things to Consider when Shopping for Motorcycle Cover by John Brokencar

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With most people now looking for ways to cut their expenditure, some people may feel that they can make a saving by cutting back on services that do not have an obvious benefit until the worst happens, like insurance. This is not wise and in the case of insurance for road-using vehicles it is illegal. There is no sense in risking your license to save a bit of cash, especially if you rely on your car or motorcycle for work. When it comes to finding car or motorcycle cover that falls within your budget as well as providing the level of security and peace of mind that you are used to, there are a few things you should take into consideration.

The best thing you can do to ensure you get the most suitable deal for your needs is shop around. It is never wise to just accept the renewal price you are informed of by your current insurance provider. You should always visit a price comparison website to find out if another motorcycle insurance company can provide you with a similar, if not more comprehensive policy for less money.

If you consult these price comparison sites but find that every policy available to you is too expensive, consider whether you could use your bike less. A lower annual mileage tends to bring insurance premiums down, as less time on the road means less chance of an accident or breakdown. If you have a garage but do not use it to store your bike, consider clearing some space for it and look into getting security devices like wheel locks that are listed as approved security measures by insurance companies. Simple changes like these can make a huge difference to the amount you are charged.

There are also safe driving courses available to motorcyclists from organisations such as the Institute of Advanced Motoring that, if completed successfully, can help lower your insurance premiums. Even simple actions like reducing your speed while on the road can help bring down insurance costs, as speeding tickets spell higher premiums next year. The modifications you make to your bike can also effect the amount will be charged for cover. You should always make it clear to your insurance provider what modifications your bike has, as failure to do so could mean that your insurance policy is voided if you have an accident and the modification is proved to have contributed.

Take the time to figure out which level of cover is best for you and your bike as well. If your bike did not cost you a lot of money and upkeep is not costly either, it may be worth considering a third-party insurance policy. This means you will be covered if you have an accident involving another vehicle but not if your bike develops a fault. If you have a new, expensive bike, a comprehensive policy may be better, as you will be covered in any eventuality.

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John Brokencar - About Author:
a breakdown choices is an independent price comparison service where you can compare and review a breakdown cover policies for a variety of vehicles from a multitude of providers. Their impartial service can help you find the right level of cover to suit any budget.

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