

How to Reduce your Motorcycle Insurance Premium

From Black & Associates Insurance

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Motorcycle insurance is one of those annual bills that there really is no escaping, but the cost of renewing your policy is not completely out of your hands. There are a number of things that you can do as a bike owner to find a cheaper motorbike insurance quote.

CAPPING YOUR MILEAGE is a good start. Most insurers offer discounted rates for people who don't use their bikes that much.

SECURITY IS ALSO AN ISSUE - the more you can do to protect your bike from getting stolen or damaged the better it will be for your bank balance when you come to renew your premium. Getting a garage will help, but failing that you could always move to an area where there's less crime!

KEEP YOUR SPEED DOWN AND AVOID GETTING TICKETS. This will help keep your insurance costs down. Not only should you take care when your bike is off the road, it is also important that you take care on it as well.

AVOID WEAR AND TEAR. A cautious approach to the road will also help. Thrashing your bike around, especially in bad conditions, is a shortcut to accident and emergency and will also hit you where it really hurts - in the wallet. If you treat your bike well then it should return the favour.

DON'T FILE CLAIMS. If you really want to save on your bike insurance the best thing to do of course, is to not have a need to claim. Making a claim will not only cost you your no claims bonus but will also push up the cost of your renewal.

WAIT TO GET OLD. Cheaper motorcycle insurance is also something that comes to those who wait. That is, older riders, like older drivers, tend to make fewer claims and can therefore benefit from lower premiums.

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