



Motorcycle Insurance Checklist

A quick guide to reviewing your coverage.

No commitment, Only advice

GET A QUOTE



708 549 6388

➤ Rider & Bike Information

- Confirm rider details and license status
- Update bike make, model, and year
- Verify mileage and riding usage (daily, seasonal, recreational)

➤ Liability Protection

- Check bodily injury and property damage limits
- Make sure coverage meets state requirements
- Consider higher limits to better protect personal assets

➤ Bike Protection

- Review collision coverage for accident damage
- Confirm comprehensive coverage for theft, fire, or weather
- Check deductible amounts and affordability

➤ Accessories & Custom Parts

- Verify coverage for custom equipment or aftermarket parts
- Ask about accessory limits if you've upgraded your bike

➤ Rider Safety & Medical Coverage

- Consider medical payments or personal injury protection
- Review uninsured/underinsured motorist coverage

➤ Discounts & Savings

- Ask about multi-policy discounts (home + auto + motorcycle)
- Check safe rider or storage-season discounts
- Review deductible options to balance cost and protection

➤ Annual Policy Review

- Update coverage after modifications or new gear
- Compare quotes at renewal
- Make sure your policy still fits how you ride today

