



## MOTORCYCLE

### We want to help you rest easy.

That's why we're providing simple information like this to help you understand your coverage and prevent losses. For more tips go to [www.safeco.com/tips](http://www.safeco.com/tips).

#### New gear? Update your policy.

Your Safeco motorcycle policy automatically covers the first \$3000 in custom parts and equipment. Though you don't have to list the items, Safeco recommends that you annually review your accessory inventory to ensure you have adequate coverage.

#### Do your part to ride safely.

22 percent of riders killed in crashes are not licensed at all or are improperly licensed to operate a motorcycle.\* When you're controlling this much force, it's essential that you have the licensing and training to be in complete control of your motorcycle.

Know your bike's capabilities - how it performs in a curve or on slick roads and how quickly it can stop. Errors like overbraking, driving too fast or undercornering are major factors in many solo accidents.

Safeco offers a discount to riders who attend a motorcycle safety course where a certificate of completion is issued. Completing these certified courses can reduce your premium.

#### In a crash, the SUV wins.

When cars and motorcycles collide, it's usually because the driver of the car failed to see the cyclist. With more

SUVs on the road, it's even more critical to take extra steps to become more visible. Use your headlamps - both night and day - and wear yellow, red or orange jackets to make yourself easy to see. Make a point of positioning yourself in your lane for visibility.

#### Remember: Ride sober.

Driving impaired is just as deadly for riders as it is for drivers. In 2009 alone, 37% of fatally injured motorcycle riders had a BAC (blood alcohol content) of at least .01 g/dL.\*

#### No one's too old to wear a helmet.

It's estimated that wearing a helmet can help reduce your risk of a fatal accident by 37%.\* Buy a full-face helmet for the best protection for your head and eyes. Wear other protective gear as well: heavy leather or synthetic gloves, long pants and jacket and over-the-ankle leather boots. This advice applies to all riders - not just teenagers learning to ride. In fact, more than half of all riders killed in motorcycle crashes in 2009 were 40 years of age and older.\*

#### Have a claim? Call 1-800-332-3226

If you have a claim, report it to Safeco. Claims professionals are available 24 hours a day, seven days a week.