

## Top Ways to Save on your Auto Premium

- Consider raising your deductible.
- Keep up your good driving record.
- Take a motorcycle safety driving course
- Install an anti-theft device.
- Ask about our multi-policy discounts.

## Is a “lay-up” right for you?

If you can't enjoy riding your bike in the winter months, you can still enjoy increased savings with a lay-up insurance policy

There's no need to fully insure your motorcycle if it's stored for an extended period of time. With a lay-up insurance policy, all coverage except comprehensive is suspended for a specific period of time. Ask us for more details about this seasonal coverage option.

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# MOTORCYCLE COVERAGE

Gain freedom on the road with the right motorcycle coverage. The CIMA Companies, Inc can help.



ACRISURE Agency Partner

## Risk-reducing Solutions for Riders

There's nothing like the freedom you feel when riding, but if you're on the road, you're at risk. To ensure you've got the coverage and financial protection you need, consider the following motorcycle insurance coverage options.

### Liability Insurance Coverage

Most states require you to carry liability coverage. Liability insurance covers bodily injury and property damage that you may cause to other people involved in an accident, but it doesn't cover you or your motorcycle.

**Bodily injury liability:** If you're at fault in a crash, you may be responsible for covering the damages for your passenger or the other driver. If so, bodily injury liability typically covers the other driver or your passenger's expenses, such as medical bills, lost wages, and pain and suffering.

**Property damage liability:** If you're at fault in an accident that causes damage to others' property, property damage liability covers the expenses, such as damage causes to vehicles, private homes, fences and other structures.

### Collision Insurance Coverage

Collision insurance covers damage to your bike if you're involved in an accident. The CIMA Companies, Inc will pay for damages, minus your deductible, caused when you collide with another vehicle or

Keep in mind that collision insurance usually covers the book value of the motorcycle before the loss occurred.

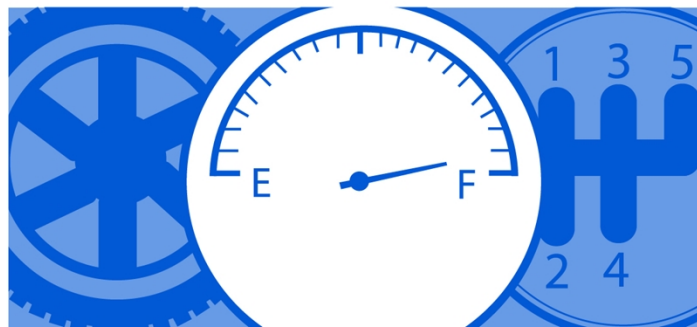
### Comprehensive Insurance Coverage

Comprehensive coverage pays for damages caused by an event other than a collision, such as fire, theft or vandalism. However, just like collision insurance coverage, your policy will pay for damages, minus your deductible, and will cover only the book value of the motorcycle.

### Uninsured/Underinsured Motorist Coverage

Uninsured/underinsured motorist insurance coverage covers damages to you and your property caused by another driver who isn't adequately insured and can't cover your damages.

This coverage typically pays for medical treatment, lost wages and other damages. If your uninsured/underinsured motorist insurance coverage includes property damage, then your motorcycle would also be covered.



## Optional Equipment Coverage

If you decide to add on any optional accessories such as chrome parts, a custom paint job, trailers or sidecars, consider purchasing optional equipment coverage. Most comprehensive and collision insurance coverages will only cover the factory standard parts on your motorcycle.

## Count on the Experts

Call The CIMA Companies, Inc today at (703) 739-9300 to learn more about all of our affordable vehicle insurance and personal risk management solutions.

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