

HIGHWAY SAFETY

Eight Tips To Gear Up To Motorcycle Season

(NAPS)—To steer this riding season in the right direction, you'll want to make sure your motorcycle—and your motorcycle insurance policy—are in good working order before hitting the open road.

While you should always check your owner's manual for specific guidelines, here are some general tips for getting ready:

1. Change the oil and filter.

Many manufacturers recommend changing the oil and filter before storing a bike for any extended period of time and again when you bring it back out for riding season. Be sure to first start up the motorcycle to warm the engine and then shut it off before changing the oil and filter.

2. Check the belt or chain.

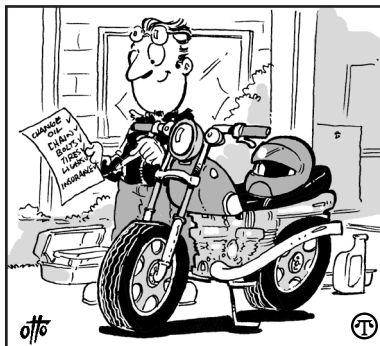
Make sure it is set to the manufacturer's recommended tension. And if you have a chain, lubricate it.

3. Check nuts and bolts.

Start off the riding season with a solid bike. Make sure everything is tight. "A well-maintained motorcycle not only assures a fun time, it can save you money by avoiding accidents, which helps to keep your insurance rates down," says Rick Stern, motorcycle product manager, The Progressive Group of Insurance Companies.

4. Inspect tires. Look for any damage and also make sure each tire is inflated to the correct pressure. You've only got two tires, so for maximum stability it is very important to avoid underinflation as well as overinflation.

5. Look for fluid leaks. The easiest way to check for this is to look at the floor under the motorcycle. Leaking oil or brake, radiator or clutch fluid can cause their own special problems. For exam-



CHECKING YOUR BIKE AND YOUR OWNER'S MANUAL CAN PUT YOU ON THE ROAD TO SAFETY AND FUN.

ple, being low on brake fluid could make it hard to stop your motorcycle. You don't want to find that out after you're already on the road.

6. Check all lights. Make sure headlights, taillights, brake lights and turn signals are all functioning properly.

7. Brush up on your riding skills. Find a safe place to practice riding skills such as fast stops, figure eights, U-turns, etc., so you're ready for the season. You'll be glad you did.

8. Update your policy. Perhaps one of the most important things you can do at the start of the season is review your insurance coverage to be certain you, and your bike, are covered. Talk to your local independent insurance agent.

Independent agents represent many companies and they can help you to understand the coverages you need. An independent agent can also help you find the combination of price and service that's right for you. To find an independent agent, visit the Web site at driveinsurance.com.

Did You Know?

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