



FAMILY OF COMPANIES

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Does your insurer provide the coverages you need?

Start of riding season is a good time to review motorcycle policy

[Springfield, MO] -- Choosing the right motorcycle insurance policy is much like choosing the right bike – you want it to fit your needs and lifestyle, but at the same time be within your budget. And while no one expects to be involved in an accident or theft situation, as distressing as that can be, having an insurance policy that doesn't completely cover you can only make matters worse!

According to Bernard Gerwel, a senior executive with American National, many insurers cover motorcycles on a modified auto policy. "For some motorcycles, that's fine, but it can have expensive drawbacks," he said. "Under this kind of policy, the bike is probably covered, but accessories, modifications, and medical payments may not be!"

If you look for an insurance policy designed from the ground up to cover motorcycles, you shouldn't see much increase in premium, but you should have those extra coverages that are unique to motorcycles. Many bike policies, for instance, have coverage for helmets, and some also include protective riding apparel, and modifications such as paint, chrome, saddlebags, windscreens, sidecars, trailers, etc. "Even if it costs a bit more to carry this type of coverage, you won't regret the slightly higher insurance payment when you are properly reimbursed for your loss," Gerwel added.

The type of insurance you need often depends on the kind of bike you ride. If you have a vintage motorcycle, for instance, you probably wouldn't want it insured for "Actual Cash Value," which is often hard to determine on these kinds of bikes. Companies like American National that have specialized motorcycle insurance programs cover vintage bikes with a stated value endorsement, which guarantees the payout on a total loss.

Make sure you understand the coverages you need.

What is included in your policy? If you haven't checked lately, it can't hurt to take a look, just to make sure you know what is covered. Should the unspeakable ever happen, you will never regret the decision to properly protect your investment! If there are details you don't understand, be sure to talk to your agent. And, if you are a new cycle owner and are looking for an agent, you owe it to yourself to find one who really understands a cyclist's needs and will help you select the right coverage.

For information on American National's AmeriCycle[®] motorcycle insurance program, call toll-free 877-840-4400 or visit www.anpac.com to find an American National agent in your area.

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This letter contains a general description of the coverages, and is not a statement of contract. Products and services may not be available in all states, and eligibility requirements will apply. Personal lines and commercial products and services are made available through American National Multiple Line Exclusive Agents, and may be underwritten in American National Property and Casualty Company (ANPAC[®]), Springfield, Missouri or one of its subsidiaries or affiliates: American National General Insurance Company; Pacific Property and Casualty Company (California residents); ANPAC Louisiana Insurance Company (Louisiana residents); American National Lloyds Insurance Company (Texas residents); American National County Mutual Insurance Company (serviced by ANPAC). Life insurance products are issued through American National Insurance Company, Galveston, Texas.