



## White Paper Series

### Protecting Your Motorcycle Against Theft

According to National Insurance Crime Bureau statistics, motor vehicle thefts are on the rise, and among the vehicles being targeted are motorcycles. It's one thing to have your property stolen, but if it is something you love and have become attached to, that is a different story altogether. And only 25% to 30% of motorcycles are recovered after theft.

Thieves steal motorcycles to resell the whole bike or to strip it down and sell the parts. The fact that motorcycles are small and relatively easy to move makes them particularly vulnerable to theft. Smart thieves will find a way to steal your bike if they really want it, but there are things you can do to protect your investment and make your motorcycle less appealing to a thief. You can make it bothersome for them to try to steal it.

There are several relatively simple and inexpensive ways to help protect your motorcycle from ending up in the back of a thief's van. One of these methods alone might not be enough to deter a determined thief, but using more than one – or better yet, several – of these methods just might make the difference in whether a thief stops at your house or keeps going.

#### Keep Your Bike Out of Sight

The best bet is to keep your motorcycle in a locked garage. For some people, this might not be an option. If you have to keep your bike parked outside, start by keeping it in a well-lit area and out of direct view from the street. It should be covered with a plain cover that is free of logos or brand names. If the thief can't tell by the cover what type of motorcycle is underneath, they may be more inclined to pass it over. In addition, you should keep the cover locked to the bike with a cable lock. However, this won't prevent a thief from picking up the whole bike and taking it, cover and all. That's why it is important to use this in conjunction with other security measures.

#### Lock Your Bike to a Stationary Object

Even if you have your bike in a locked garage when not in use, it is a good idea to also have it locked to something immovable. One method would be to cement a steel eye to the floor to put a chain or cable through. When using a chain or cable lock, be sure to loop it through the frame or another stable part of the bike. When you're out riding and leave your bike parked outside, always use your steering lock – this

is your first step of defense. In addition, you should use two or more locks of different types. If possible, park your bike where you can see it and check on it periodically.

### **Make Good Lock Choices**

When choosing locks, it's not a good idea to spare expense. Choose good locks. Types of locks include serpentine link locks, u-locks and chains. Record key numbers and then file them off the locks if they are stamped on them. Locks attached to your bike should not touch the ground. If a lock is lying on the ground, it is easier for a thief to use a hard item to pound the lock until it breaks. Even if you keep your motorcycle in a locked garage, it's always a good idea to look around to make sure you're not providing a thief with the tools to dismantle your locks. There are usually a lot of tools in a garage and with time and determination, a thief will be able to remove the locks from your bike.

### **Other Devices**

There are several new mechanical devices that can help ensure you'll find your bike where you left it. Many dealers are now selling motorcycles with alarms as a standard feature, as well as similar anti-theft devices. An alarm alone is not an effective deterrent, but in combination with other methods, a wailing alarm is liable to make a thief think twice. Even if your motorcycle isn't equipped with an alarm, you can get stickers that say that there is an alarm installed and put them on your bike. You can also purchase anti-prying devices, pick-resistant mechanisms or you can install one or more kill switches to make the motorcycle impossible to start.

### **Common Sense**

The best way to protect your motorcycle from theft is to use common sense. Don't leave the keys in the ignition or anywhere within close proximity to the bike. Make sure that you choose the safest places possible to park or store your bike. And don't lock your bike down to something that can easily be moved or broken and assume it's still going to be there when you come back.

### **Insure Your Investment**

In addition to being confident that you are doing what you can to protect your motorcycle, it's important that you have the right insurance. You need an insurance policy that offers the coverages that are important to your specific bike and lifestyle. If you think your motorcycle is adequately covered when you add it through an endorsement on your homeowners policy, chances are you're mistaken...a lesson that you don't want to learn first-hand come claim time.

Important things to look for when choosing a specialized insurance policy for your motorcycle are things like:

- Safety Apparel Coverage to protect your investment in helmets, leathers, gloves and any other clothing designed to minimize injury in the event of an accident.

- Optional Equipment Coverage for chroming, custom painting, side cars or anything else that was not included as standard by the manufacturer.
- Optional Towing and Roadside Assistance in case your bike breaks down and can't be ridden when you're away from home or you run out of gas, get a flat or have mechanical issues.
- Optional Replacement Cost Coverage on bikes purchased new and insured within 30 days.
- Flexible payment plans so you can choose the plan that best fits your budget.
- Deductible and coverage limit options.
- Premium discounts.

The Foremost Insurance Group of companies provides all of these important coverages and more in our specialized Motorcycle insurance program. Foremost has been in the specialty insurance business for over 50 years and we understand that you want to protect your investment. Foremost has specially-trained claims representatives that handle only motorcycle and off-road vehicle claims – it's not just one of the things they do, it's all they do. We have the experience and expertise to handle claims quickly and fairly.

For more information about a specialized Motorcycle insurance policy from Foremost, you can call 1-800-237-6136 to locate an agent near you. Or visit [foremost.com](http://foremost.com) and see what Foremost can offer through the Motorcycle program or any of our other specialized programs for off-road vehicles, mobile homes, motor homes, travel trailers, personal watercraft and boats!

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