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04/13

MOTORCYCLE SAFETY



MOTORCYCLE INSURANCE → VISIT IBC.CA



Motorcycle sales are increasing in Canada which means many new riders – young and not-so-young – are taking to the roads. Riding a motorcycle requires skill, control and a different level of focus than when driving a car – for example, knowing how to brake safely while leaning into a turn. *Here's some advice to keep you rolling safely:*

MOTORCYCLE INSURANCE 101

While mandatory and minimum insurance coverage requirements vary from province to province, a standard motorcycle insurance policy typically includes:

THIRD-PARTY LIABILITY – protects you in the event you are responsible for bodily injury or property damage to others.

ACCIDENT BENEFITS – pays for medical treatment, income replacement and other benefits to help you recover if you are injured in a collision, regardless of who caused it.

UNINSURED AUTOMOBILE COVERAGE – protects you in the event of death or injury caused by an uninsured motorist.

Your insurance representative can provide detailed information about the coverage requirements in your province and additional insurance options such as comprehensive, all perils or named perils coverage.



RIDE LIKE A PRO



- **Get professional training.** Whether you're a beginner or seasoned rider, you'll benefit from a riding course to sharpen your skills and teach you the latest techniques.
- **Maintain your bike.** Have it regularly maintained by a good mechanic and check it yourself before and after each ride.
- **Dress for the fall, not the ride.** The proper gear – which includes an approved safety helmet, eye protection, motorcycle jacket and pants, gloves and over-the-ankle boots – may help reduce your risk of serious injury. Consider bright colours or reflective material to make you more visible to motorists.
- **Stay sharp.** Keep your eyes moving and do frequent shoulder checks.
- **Scan the road surface 12 to 15 seconds ahead of you.** Watch for road surface irregularities such as railroad tracks and potholes. Avoid gravel, oil, mud, water, wet leaves and rocks that can cause your motorcycle to slide or topple over.
- **Mind the gap.** Leave an adequate gap between you and the car in front of you. On open roads with higher speeds, adjust your gap to four seconds or more.
- **Be seen.** Always signal lane changes and position yourself where others on the road can easily see you. Make eye contact with motorists when possible. Many drivers claim they “just didn't see”¹ a motorcycle after colliding with it.

- **Be kind to your bike.** Use brakes, throttle and steering gently, especially in bad weather.
- **Beware of intersections.** Look for traffic coming from every direction before proceeding through an intersection.
- **Respect the left turn.** While left turns are potentially dangerous for everyone on the road, they pose a unique challenge for motorcycles whose smaller size makes them less visible to other motorists.
- **Always have a way out.** Identify potential hazards as you ride. Predict the worst case scenario and prepare an escape route.

Consult the motorcycle handbook for your province for in-depth information on the operation, safety and licensing of a motorcycle.



BUYING MOTORCYCLE INSURANCE

Much like car insurance, motorcycle insurance rates are based upon factors such as your age (in some provinces), your riding experience and the type of motorcycle (for example, manufacturing brand and engine size) you have.

If you live in a province with private insurance, shop around to compare prices, coverage options and quality of service. Here are some things to consider:

- **Compare different deductibles (the amount paid in the event of a claim).** A higher deductible will decrease your premium. Choose a deductible based on how much you could afford to pay out of pocket if you made a claim.
- **Take an approved motorcycle training course.** Some insurance companies may offer you an incentive to complete one.
- **Investigate whether bundling is an option.** Combining existing policies (for example, home, car) you have with the same insurer may reduce rates.
- **Install a security device.** It not only provides peace of mind but a possible premium discount.
- **Join a riders' club.** Insurance companies may offer discounts for members of established motorcycling clubs.

Maintaining a safe riding record is the best way to keep your premiums down. And remember to always make sure your insurance policy is in force before going out on the road.

MOTORCYCLING BY THE NUMBERS

- In Canada, over **40%** of fatal motorcycle collisions, and over **45%** of serious injury collisions, occur at intersections.²
- The average Canadian motorcycle owner is about **46** years old.³
- **90%** of the time, a motorcyclist killed or seriously injured in a speed-related crash, was the person doing the speeding.⁴
- Helmets are estimated to prevent **37%** of collision deaths among motorcycle riders and **41%** of collision deaths for motorcycle passengers.⁵
- Statistics from the Motorcycle and Moped Industry Council indicate over **647,000** motorcycles were registered for on-road use in Canada in 2010.
- Among motorcyclists killed in collisions in 2010, **28%** were legally drunk, with a blood alcohol concentration of 1.08% or greater.⁶

²Transport Canada, 2004.

³Canada Safety Council, 2008.

⁴A Quick Look at Speeding Crashes in Canada, Transport Canada, 2008.

⁵National Center for Injury Prevention & Control, Division of Unintentional Injury Prevention, 2012.

⁶Traffic Safety Facts 2010: Alcohol-Impaired Driving, Department of Transportation (US), National Highway Traffic Safety Administration.

¹Traffic Injury Research Foundation, The Road Safety Monitor: Motorcycles, 2008.