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Nine Ways to Prevent Road Rage

Admit it, road rage has gotten the best of you at least a few times. Congested roadways or slow drivers can be frustrating when you're in a hurry, but the dangerous effects of letting the anger sink in aren't worth it. Just how dangerous are we talking?

The NHTSA estimates that aggressive driving behaviors contribute to approximately one-third of all car crashes and approximately two-thirds of all car crash-related fatalities. So the next time you feel your blood boiling behind the wheel, use these ten techniques to calm yourself down. You never know how many lives it can save!

1. **Get your sleep**
2. **Give yourself extra time**
3. **Call ahead**
4. **Avoid sudden movements**
5. **Distract yourself from triggers**
6. **Do not tailgate**
7. **Practice breathing exercises**
8. **Avoid engaging other drivers**
9. **Prevent eye contact**

Coverage for Mopeds and Motorcycles

Just as your state has minimum insurance requirements for the automobiles you drive, you also have a responsibility to obtain coverage on mopeds and motorcycles as well. Motorcycle and moped drivers are required, at minimum, to secure the following coverages:

- **Bodily injury liability:** If you're in an accident and injure another individual, bodily injury liability will pay a certain amount per person/incident for damages. Talk to your agent about the average cost of bodily injury liability claims to ensure that your state's minimums are realistic.
- **Personal property liability:** If you damage the property of another person in an accident with your vehicle, your personal property liability covers the damages. Your agent can help you determine whether the state mandated limits are reasonable or if you should choose a higher limit.

These are not the only types of coverage you should consider, however:

- First, you may want to protect your own interests in the bike by having collision and comprehensive coverage. With these coverages you are protected against certain instances of theft and vandalism as well as damage to your bike after a collision with a moving or stationary object.
- If you have any upgraded or custom parts, it's a good idea to invest in custom parts and equipment coverage.
- To protect yourself from financial damages after an incident with an at-fault uninsured or underinsured motorist, there is uninsured motorist cover.
- Medical payments coverage pays for the medical expenses you accrue after an accident, no matter who was at fault. This benefit would only cover that portion of expenses not covered by other medical insurance.

Just as with any insurance policy, your motorcycle insurance coverage will have deductibles and limits for each coverage option you choose. When picking a deductible, remember that in a motorcycle insurance policy, the deductible is per-incident rather than per-year.

Are You Underinsured?

Do you have enough insurance coverage to completely rebuild your home? Have you talked with your agent recently to update your policy? Don't wait until disaster strikes to find out you're underinsured. Stay current on your policy and keep yourself protected.



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