



## 4 Basic Motorcycle Insurance Coverage Knowledge

Being the basic mean of transportation in Malaysia, the motorcycle has been the go to vehicle for many to use it in the city to overcome traffic congestions in the city. Being a vehicle with multiple moving parts, the motorcycle will also face wear and tear, theft, breakdowns and accidents.

A motorcyclist also tends to be at a higher risk on the road compared to a motorist because there are no doors or any external shell to protect motorcyclist and their vehicle, and they are exposed to all external elements. This is why being sufficiently and properly insured is one of the best ways motorcyclists can safeguard and mitigate those risks. With that in mind, here are some of the important tips to note on how motorcycle insurance works.

- Understand your coverage needs - Cheaper is not always better!



Owners may believe that the cheapest option is always the best for their pockets financially, but in reality, it may mean being underinsured. This means that getting a full claim will not be possible. Similar to car insurance, the owner would be penalised and the claim amount will be deducted proportional to the underinsured value based on the plan.

- Know the scope of coverage



Unlike cars, motorcycle coverage is less complicated. Coverage for cars can extend to hardware like side mirrors, windscreen, child seats, etc. What is similar for both cars and motorcycles however, generally involves loss or damage due to fire, theft or accident, third-party bodily injury or death and third-party property loss or damage.

• Add-ons are necessary



The common knee jerk reaction to add-ons, which requires additional payment, would often result in a strong 'NO'. Although most motorcyclists might think that add-ons are not a necessity, however, it might just be the missing link to ensure owners are holistically protected in addition to their existing coverage plan. For motorcycle owners, adding extra protection for passengers, for instance are crucial to ensure coverage for families or loved ones. An add-on for flood coverage is also an important one, especially if living in a flood prone area.

• What else is there beyond the normal coverage



With motorcyclists being at risk and accident prone every time they are on the road, getting a Personal Accident (PA) plan may not be such a bad idea. It provides the rider compensation in the event of injuries, disability or death which is caused solely by accidents. This will also help grieving family members or the rider to get peace of mind from any financial worries in the event of an unforeseen accident. It also covers funeral expenses and total paralysis. Getting a PA in addition to existing insurance plans is definitely something to think about.

To ensure sufficient coverage, it is important to equip yourself with knowledge of the various plans offered by the insurer. Staying safe on the road can be as simple as not running the red light, ensuring all lights on the motorcycle are working and where possible, always ride on designated motorcycle lanes.

For the best motor insurance around, check out Liberty Insurance's Comprehensive Motorcycle Policy where it protects loss or damage to motorcycles due to accident, accidental fire or theft; third-party bodily injury and death; and third-party property loss or damage.

Having served Malaysians with its trustworthy brand and insurance coverage for 44 years, Liberty Insurance provides insurance solutions from all-inclusive personal accident and motor policies to legal and business policies that covers legal consultancy services and safeguard financial investments.

To find out more about Liberty Insurance's Comprehensive Motorcycle Policy, visit <https://www.libertyinsurance.com.my/motor-insurance/motorcycle/comprehensive/>