

Motorbikes and scooters

If you own a motorbike or scooter, you can find policies that can insure against loss of, or damage to your motorcycle and motorcycle apparel (including riding gear such as bike leathers and helmet), damage to other vehicles and property, and your liability.

These are very similar to the types of insurance available to cars and other private motor vehicles:

- **Mandatory motor vehicle accident personal injuries insurance** – required by each state and territory. It is not an alternative to taking out a policy to cover your financial liabilities
- **Comprehensive** – usually covers storm, flood and fire damage to your own bike, damage to your protective clothing, damage to other people's property, as well as other risks, plus legal costs. It sometimes also covers accidental damage
- **Third Party** - covers damage to other people's property and legal costs, but not damage to your own bike
- **Third Party Fire and Theft** – Third Party with some add-on features, often offered as an option, with cover up to a set limit

If you take long trips on your motorbike or scooter, some insurers will offer options such as emergency accommodation if a incident leaves you stranded a specified distance away from home, and travelling expenses to return to your home if your bike cannot be ridden.

It is also possible to get cover for transport costs for a damaged motorbike, hire vehicles following an incident, and even cover to pay for damage to a trailer used to transport your motorbike.

Any legal modifications you want covered in your insurance policy should be listed on the proposal. Most insurance providers will include a higher excess for young or inexperienced riders.

However, if you complete an approved rider training course, you may be eligible for a premium discount.

To find an insurer that offers these types of policies, visit www.findaninsurer.com.au [<http://www.findaninsurer.com.au>]