

## Boomers with Motorcycles on the Rise – They’re Wealthier Yes, but Healthy and Wise?

Each spring brings with it all the annual rites of passage – cleaning out the closets, sprucing up the landscaping, and for a growing number of Americans, taking the Harley out for a ride. According to data from the Insurance Information Institute, 2005 sales of all types of two-wheeled motorbikes reached more than 1.1 million, a high-water mark not seen in almost thirty years.

Fueling the trend are Baby Boomers, along with a more disturbing one - motorcycle fatalities for riders age 40 and older. According to 2005 National Highway Traffic Safety Administration (NHTSA) data, riders age 40 and older accounted for almost half of all motorcycle deaths. The age-group death rate has roughly doubled in ten years, accounting for only 25 percent of total deaths in 1995. Fatalities for younger riders during this same period steadily declined.

“Whether you’re an experienced rider or a brand new motorcyclist, safety should always be your top priority before hitting the road,” said local agent Eric Nier.”

“You take on a lot of responsibility to protect yourself and the people around you when riding a motorcycle. You have to make sure all your bike riding bases are covered before turning the key.”

NHTSA sponsors National Motorcycle Safety Awareness Month in May and recommends the following precautions for all riders:

- 📌 **NEVER mix alcohol and motorcycles:** In 2005, 41 percent of motorcycle fatalities involving a single vehicle, such as a motorcycle hitting a barrier, were suffered by drivers with a blood alcohol level of .08 or higher. On the weekends, the percentage of single vehicle, alcohol-related fatalities climbed to 61 percent.
- 📌 **Make yourself visible:** Choose protective gear that will increase your visibility in addition to providing protection in the event of a crash. Wear bright colors that make you more visible and, if riding at night, wear clothing with retro-reflective materials.
- 📌 **Ride where you can be seen:** Remember that there is no one safe place to ride. Use lane positioning to your advantage to be seen and to provide extra space for emergency braking situations or avoidance maneuvers. Avoid the driver's blind spots. Make your lane moves gradually, and always signal your intentions.
- 📌 **Wear a helmet:** It is estimated that wearing a helmet improves your odds of surviving a crash by 37 percent.
- 📌 **Clearly signal your intentions to other drivers:** Signal before changing lanes and never weave between lanes.
- 📌 **Anticipate a motorcyclist’s maneuver:** When you’re driving in the vicinity of a motorcycle, predict evasive actions the cyclist may take to avoid potholes or debris in the roadway. Always allow plenty of space between your car and a motorcycle.

Eric Nier Insurance’s motorcycle policies are designed with a biker’s needs in mind and Eric Nier Insurance recommends the following coverages:

- 🎬 **Liability Coverage:** Typically helps protect you for damages to others if you're at fault in a covered accident.
- 🎬 **Guest Passenger Liability Coverage:** Typically helps protect you for bodily injury to a passenger on your motorcycle, if you're at fault in a covered accident.
- 🎬 **Medical Payments Coverage:** Typically provides payment for reasonable and necessary medical treatment for you or another insured person after a covered accident.
- 🎬 **Underinsured/Uninsured Motorists Coverage:** Typically protects you for covered damage caused by drivers who don't have insurance or don't carry enough insurance.

Eric Nier Insurance also offers several motorcycle insurance discounts. You may save up to 40% off the standard premium if you...

- 🎬 *Have a homeowners, condominium or auto policy with Allstate*
- 🎬 *Have had motorcycle insurance with another company within the last 30 days*
- 🎬 *Are a good rider (no accidents, no major violations, no comprehensive losses and no more than one minor violation in the last 60 months)*
- 🎬 *Are a member of a motorcycle organization*
- 🎬 *Own more than one motorcycle*
- 🎬 *Have completed a motorcycle safety foundation course*

To ensure you'll enjoy the freedom of riding the open road for many years to come, take some important steps today to protect your safety, your vehicle and your peace of mind. For more information on motorcycle safety and protection, contact agent Eric Nier at 715-341-3838 or 1-800-886-8135.