



Insurance Tips

Maximize motorcycle safety

Motorcyclists are six times more likely to be injured and 27 times more likely to be killed than car occupants, according to the National Highway Traffic Safety Administration.

Everyone can do their part to safely share the road, especially between May and September, when motorcyclists are more likely to take advantage of good weather and go for a drive.

For motorcyclists:

- Before you ride, check tire pressure and tread depth. Make sure brakes, headlights and signal indicators are in working order.
- Make sure any cargo is secure and balanced, and adjust suspension and tire pressure to accommodate extra weight.
- Always ride with a helmet that meets the U.S. Department of Transportation Federal Motor Vehicle Safety Standard – look for the “DOT” symbol on the outside back of the helmet. Helmets are about 37 percent effective in preventing motorcycle deaths and about 67 percent effective in preventing brain injuries, according to the Insurance Institute for Highway Safety. Yet only 19 states and the District of Columbia mandate helmet use by all riders.
- Don’t stop with a helmet. Wear other protective gear, such as motorcycle gloves, jacket and pants.
- Make yourself visible. Keep your lights on, wear bright colors and use reflective tape, even during the daytime. Position yourself in the lane where drivers can see you.
- Follow traffic laws, always use turn signals, and combine hand signals with turn signals when you can to make your intentions even more clear.
- Never ride impaired – 26 percent of fatally injured riders in 2016 were driving under the influence of alcohol, according to IIHS.

For drivers:

- Check mirrors and blind spots for motorcyclists before entering or leaving lanes of traffic and at intersections. Most multi-vehicle motorcycle crashes occur when drivers simply didn’t see the motorcyclist. Both motorcyclists and drivers are responsible for sharing the road.
- Signal before changing lanes or merging with traffic. Even when signaling, allow enough time to determine a motorcyclist's intention before you proceed.
- Increase following distance behind motorcycles and provide enough time to maneuver or stop in an emergency.

For more information, call your AAA insurance agent or insurance customer service, or visit your local branch.

These tips are provided by the Marketing team at CSAA Insurance Group.