

## Women in the Wind Safety Month Event

**Chapter Name: WITW Vagabond Sister Chapter**

**Chapter Location: 4 Winds (LA/TX/NY/NV/OK)**

**Event Description (Brag!!): MOTORCYCLE INSURANCE REVIEW**

<b>Rate Factors:</b> <ul style="list-style-type: none"><li>•Type of motorcycle</li><li>•Your age</li><li>•Where you live</li><li>•The types of coverage you must have under state law</li><li>•How much coverage you have</li><li>•Whether you're a first-time motorcycle owner</li><li>•Your driving history, whether you've been involved in accidents previously</li><li>•Whether your motorcycle has an anti-theft device</li><li>•Your financial history</li></ul>	<b>Coverage Options:</b> <ul style="list-style-type: none"><li>Property Damage Liability</li><li>Uninsured/Underinsured Motorist Coverage</li><li>Bodily Injury Liability</li><li>Personal Injury Protection</li><li>Collision</li><li>Comprehensive</li><li>Accessories/Safety Riding Apparel</li></ul>
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<b>Possible Discount Memberships:</b> <ul style="list-style-type: none"><li><a href="#">American Motorcycle Association</a></li><li><a href="#">BMW Motorcycle Owners of America</a></li><li><a href="#">Gold Wing Road Riders Association</a></li><li><a href="#">Gold Wing Touring Association</a></li><li><a href="#">Harley Owners Group</a></li><li><a href="#">Motorcycle Safety Foundation</a></li><li><a href="#">Venture Touring Society</a></li></ul>	<b>Other Possible Discounts:</b> <ul style="list-style-type: none"><li>Multi-Vehicle/Policy</li><li>Homeowner</li><li>Safety Course</li><li>Continuous Coverage</li><li>Paid-in-Full</li></ul>
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**Event Date: June 26, 2023 Number of Attendees: 10**

**Accomplishments: Atta Girls, Description, Tips, What was Learned, Outcome, Follow-up, etc:**

- **Discounts: Some states provide a discount for completing an online safety course.**
  - One's Annual Premium dropped 30% by applying all discounts.
  - Another saved 40% by switching companies.
  - Others upgraded coverage and/or bundled.
- **No-Fault Medical (NYS) does not apply to motorcycle accidents.**
- **Uninsured/Under Insured Coverage only pays when the other vehicle is at fault and lacks sufficient coverage. May apply to hit-and-run accidents in some states.**
  - UM/UIM [Bodily Injury](#) (BI) pays if you or any person in your car is hurt.
  - UM/UIM [Property Damage](#) (PD) pays to fix or replace your property. There is a \$250 deductible.

**\*\*Return completed for to Lisa Brogdon (Sprout) WITWSafety@yahoo.com by July 1, 2023**