

Hallberg Insurance Agency Provides Tips To Motorcyclist Preparing For An Open Road Excursion

Before navigating the open road, novice and experienced motorcycle riders alike need to ensure they are properly insured, familiar with policy coverage and prepare for a safe journey.

Bedford Park, Illinois ([PRWEB](#)) April 21, 2016 -- “Especially in the Midwest, the weather is starting to break which is great news for [motorcyclers](#) eager to hit the open road. This is also the time of year many set out to purchase their first motorcycle,” began Tony Strimel, Executive Vice President, [Hallberg Insurance Agency](#). “Before your bike actually meets the pavement, working with a trusted insurance professional is an essential first step to ensuring you are properly protected. After that, start planning many open road adventures and fully enjoy everything that comes from being a cycling enthusiast.”

Strimel offers the following [motorcycle insurance](#) coverage tips and guidance when preparing for an open road trip:

Review Insurance Coverage

Before heading out on a long road trip it is important to review the motorcycle insurance policy to ensure it is up-to-date and offers the best coverage options. How much motorcycle insurance is required varies by state, but standard motorcycle insurance requires at least bodily injury and property damage liability coverage. It is important to discuss with your insurance agent policy details regarding how many vehicles and riders can be insured on one motorcycle policy and if your policy covers them to ride other bikes other than their own. Also, double check to ensure the policy includes towing and labor coverage.

Excursion Diversion Coverage

Traveling, even by motorcycle, is expensive which is why riders need to be protected from unforeseen costly events that can hamper travels. Hallberg Insurance Agency is partnered with A+ rated Dairyland Insurance. Dairyland offers Trip Excursion Diversion Coverage, which is designed to help protect the cyclist against unexpected events such as mechanical breakdown or collision. The coverage can help offset lodging, alternative transportation and provides a food allotment.

Weight and Proper Loading

Before heading out on an open road adventure, Strimel reminds riders to consult the “Safety First” section of the owner’s manual for guidance on proper loading and to be sure they are not exceeding the Gross Vehicle Weight Rating (GVWR). GVWR is included on the vehicle-identification-number (VIN) plate (usually found on or near the steering head) on all current bikes.

The carrying capacity includes whatever is loaded on the bike, including rider, passenger, and gear. Exceeding the weight limits of the machine can jeopardize the overall performance of the bike and most importantly the rider’s safety. Putting too much weight on the motorcycle compromises handling and can overtax some bike components.

Consider Investing In Motorcycle Luggage

For the long road trips, a wise investment is motorcycle luggage. Their durable yet lightweight design features many zippered expandable deep pouches and side compartments. Many feature removable interior saddleback compartments, which are convenient for hotel stay.

Insurance and Important Documents

For easy reference items such as: Insurance cards; bike registration; documents for travel and touring club memberships; IDs; maps; phone; and necessary toiletries should be kept in an accessible compartment or cross body purse.

Pack With A Purpose

Before packing, it is important the rider is prepared and think about the weather elements they might encounter. Be sure to include: helmet; gloves; rain jackets, pants and gloves; sunglasses; goggles/night eye protection; balaclava; protective light jacket; synthetic long underwear; the bare minimal amount of extra clothing and zip lock and garbage bags for wet and dirty clothing;

Emergency Items

Have a designated packing area to hold emergency and medical items. Essential items to include are: list of current medications, along with pharmacy and prescribing physician numbers; list of current medical conditions including allergies; antihistamines; insect repellent; personal first-aid kit; spare key; waterproof flashlight; cellular phone and charger; waterproof matches; and for longer open-road trips a bottle of water and energy food bars.

Bike Maintenance

Before hitting the road, make sure bike maintenance is current. For longer road trips it is important to have on-hand a few tools to perform necessary bike maintenance. Important items to pack include: motorcycle jumper cables; basic tool kit; replacement fuses; motor oil; closed/open ended wrenches and basic socket set that are used on the motorcycle; turn signal and brake-light bulbs and replacement fuses.

About Hallberg Insurance Agency

Hallberg Insurance Agency provides preferred quotes and insurance offerings for all drivers regardless of accidents. Their partner companies include large national companies such as Daryland, Travelers, Hartford, Allied, Progressive and Safeco but also smaller local companies like Founders, American Access, and an affiliated company, First Chicago Insurance Company that has been servicing the Chicago area since 1920. Whether it is an auto policy, Homeowners, motorcycle, boat, etc, you can rely on the Hallberg agents to research and provide you a policy that provides great value for the price. Stop in at a Hallberg Insurance office to get an auto quote, homeowner quote, business insurance quote, life and health insurance. You can also call us and ask for an agent to quote you over the phone. Most quotes take less than 15 minutes and we believe that you will find that the service is unequaled. Call 708-730-6000. For all other questions call 708-552-2424. Corporate headquarters is located at 6640 S. Cicero, Bedford Park, IL 60638.

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