

Motorcycle Insurance Discounts

The following information is presented to assist our members and others in comparing the discounts offered on motorcycle policies by the major insurance carriers. Dixie ABATE accepts no responsibility in the event any company fails to honor the discounts listed, however I have contacted each one individually to verify the information in this document. – Vickie Rumble

GEICO

“By insuring your motorcycle with GEICO, you may be eligible for discounts that could significantly lower your insurance premium. We give discounts for experienced riders, for safety, and even a discount when you switch your motorcycle insurance to GEICO. As a GEICO® Motorcycle policyholder, you may be eligible for the following discounts:

- 10% discount when you transfer your motorcycle insurance to GEICO® Motorcycle
- 10% discount if you insure more than one motorcycle
- 10% discount for mature riders
- 10% discount when you renew your motorcycle insurance with GEICO® Motorcycle
- 10% discount for completing a [Motorcycle Safety Foundation](#) or Military Safety Course
- 20% discount if you are a current [Motorcycle Safety Foundation](#) instructor
- 5% discount on your motorcycle policy if you also insure your car with GEICO”

PROGRESSIVE

Progressive offers discounts for any of the following:

- **Claims-Free Renewal** – Receive a discount if you have no at-fault accidents during your previous policy period.
- **Homeowner** – Get a discount on your motorcycle policy if you own your own home.
- **LoJack** – Receive a discount if your bike is equipped with LoJack® for even more affordable motorcycle insurance.
- **Paid in Full** – Pay the full amount of your policy when it renews and receive a discount just for doing so.
- **Prompt Payer** – Pay on time for a year and receive a discount when your policy renews.
- **Responsible Driver** – No accidents or violations on your driving record for the last three years translates to a discount.
- **Safety Course** – Completing an approved safety course could earn you a discount.

The following correspondence, dated Jan. 14, 2012, adds more clarification.

“Dear Ms. Rumble,

Thank you for your interest in Progressive. I'm pleased to confirm that Progressive offers a Safety Course discount.

For your consideration, this discount is provided for all rated drivers who have successfully completed an approved Motorcycle, ATV, or Snowmobile safety course within the last 3 years.

Examples of approved courses (not all inclusive):

- Motorcycle Rider Safety Course
- Motorcycle Safety Course Instructors
 - CSC Gearing Up
 - Keith Code Racing Schools
 - Police MC training
 - Jim Ford Rider's Workshop
- Any reputable & organized Motorcycle/ATV/Snowmobile safety course

To locate closest safety course training center, call 800-446-9227.

Please be advised that the amount of discounting would depend on many policy factors and the actual amount wouldn't be known unless a quote were obtained.

Your members may individually go to <http://www.progressive.com> or call 1-800-PROGRESSIVE (1-800-776-4737).

Sincerely,

Paula H., Progressive Internet Representative"

ALLSTATE

Multiple Motorcycle Discount

Need a bigger garage? You can save from **10 to 35%** by insuring multiple bikes.

Multiple Policy Discount

If you insure something else with us, you may be able to **save up to 30%** on your policies.

Good Rider Discount Going 60 months without an at-fault accident or anything more than a minor violation tells us you ride safe & smart—and helps you save 10%.

Transfer Discount

Save an easy **10% just by switching** to Allstate.

Motorcycle Organization Discount

Save 10%* if you belong to the American Motorcycle Association, BMW Motorcycle Owners of America, Gold Wing Touring or Road Riders Association, Harley Owners Group, Honda Riders Club of America, Motorcycle Safety Foundation, or Motorcycle Touring Association.

*Only applies to Bodily Injury Liability and Property Damage Liability coverage premiums.

Motorcycle Safety Course Discount

Save 5% if you've voluntarily passed a Motorcycle Safe Driving course in the past 36 months.

When I contacted my agent at Allstate, he said there was no stipulation on accepted course providers for the safety discount, therefore a rider is free to research providers and choose whichever best suits his or her needs. For specific information, call 1-877-379-BIKE.