

SIMPLY INSURANCE



Annabel Swain

THINKING OF BUYING A MOTORCYCLE OR MOPED?

As gas prices continue to soar, many people are considering a motorcycle or moped/scooter purchase, or are dusting off an older motorcycle that has been covered up in the garage for years. What follows includes some useful information, including some from the Ministry of Transportation database, if you are thinking of hitting the road on a motorcycle, moped or scooter (limited-speed motorcycle). You'll need an M-class licence before you are allowed to drive any of these units.

Moped drivers have to hold a Class M licence or the restricted Class M licence to operate their moped. You need to pass a written test and complete both the M1 and M2 road tests and, if successful, you will receive a driver's licence that allows you to operate a limited-speed motorcycle (motor scooter) and moped only.

The holder of an M1 licence will be able to operate a limited-speed motorcycle (scooter), moped or full-speed motorcycle. At the time of booking your M1 road test, you must decide which type of vehicle you will use on the day of your road test, as it will determine which licence you get.

<http://www.mto.gov.on.ca/english/dandv/driver/lsm.shtml> is a link to the Ministry of Transportation website that will describe Scooters and mopeds in more detail.

Insuring a motorcycle is very similar to insuring an auto. Your cost depends on your age, experience, the coverages you choose and the type of motorcycle you are insuring. Some are termed "sport bikes" and some companies will not insure them. Others will surcharge them because of their design and speed capabilities. Premiums are higher with no experience and decrease over time as experience is gained. Some companies discount for those who have taken a motorcycle training course, or for those who have joined a recognized motorcycle association.

Scooters are treated as motorcycles with respect to premiums, and mopeds are a different class of machine and have significantly lower premiums. Some older scooters or mopeds are difficult to insure, and may cost a bit more as a result. Companies willing to insure these older units may be limited as well. Check with your broker for more detailed advice on how to insure your motorcycle.

McKiee & Farrar, Gair and Tri-County Insurance have insured many motorcycles. We have our own program, Sunset Riders that offers special rates if riders qualify. Visit our website at www.mckieefarrar.com or www.tricountyins.ca to learn more! We're happy to offer a no-obligation quotation for you.

Annabel Swain is a member of our McKiee & Farrar team of professional brokers. She has been serving clients in our community for over 14 years, and handles all the front line broker responsibilities as well as administrative duties.

"Community-Minded Brokers Minding the Community"

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28 Colborne Street N., Simcoe ON N3Y 3T9
519-426-2551 www.mckieefarrar.com

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INSURANCE LTD.

28 Colborne Street N., Simcoe, ON N3Y 3T9
519-426-4773 www.mckieefarrar.com

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INSURANCE BROKERS LTD.

35 Main Street, Waterford, ON N0E 1Y0
519-443-8645 www.tricountyins.ca