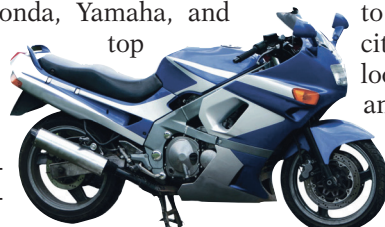


# Are you ready to purchase a motorcycle?

While true motorcycle aficionados will ride their bike regardless of the weather, most Canadians shop for a motorcycle in spring and summer. With Father's Day approaching fast, indulging in a nice cruiser, sport motorcycle, touring motorcycle or dual sport might seem like a good idea – and a deserved treat.

Before you jump ahead and buy on impulse, make sure you research your purchase properly. A 2010 Ipsos Reid survey commissioned by autoTRADER.ca reveals that while Honda, Yamaha, and Harley-Davidson are top



online searches, most buyers spend approximately three months searching for the perfect ride before making their purchase. "Most people selling or purchasing a motorcycle have an intimate relationship with bikes: our research shows that most of them consider that purchasing a motorcycle is a dream they've always wanted to accomplish," says Cole Reiken, Director, Automotive Marketplace for TRADER Corporation. "To avoid any bad surprises, they should prepare their purchase and make sure their emotions don't control the purchasing decision."

The following tips should help you keep both feet on the ground – until your next motorcycle ride, of course:

**Ask questions**– Don't be afraid to ask the seller how many miles are on the mo-

torcycle, if it is still under warranty, or recent maintenance or repairs completed, with information on the quality and age of replacement parts.

**Set your budget**– While prices differ according to the make, model and year of the motorcycle, the average price is about \$10,000. This should not be the only consideration though: make sure you also plan for maintenance and insurance fees as well.

**Identify your needs**– Ask yourself what you will use your motorcycle for: will it be to drive on the highway, in the city or for cross-country? Are you looking for comfort, or is speed and performance your main focus? Remember to also consider your height and weight – one size doesn't fit all.

**Make sure you have the proper driving license**– To drive a motorcycle, you'll need a license – and a helmet. There are different types of licenses depending on which motorcycle you'd like to drive, so make sure you take all necessary courses and accreditations before hitting the road.

**Meet the seller in person**– Whether buying a motorcycle online on a classifieds site or at a dealership, it's important to meet the seller, see the motorcycle, and try it – even if it's just in the parking lot. Make sure you're properly insured and are licensed though.

With these tips in mind, feel free to start your quest for the perfect motorcycle!

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## You don't always get what you pay for, especially when it comes to insurance

### Are You Paying Too Much?

The motto "you get what you pay for" used to be true of most things, but the times, they are changin', and this is no longer true for many things, most notably car insurance. In fact, you could be paying hundreds, or even thousands of dollars more than you should for your coverage.

How is this possible? It is somewhat complicated to explain, but, to sum it up: Insurance companies base their rates on their experience with similar driver profiles and cars. Since no two companies' experiences are exactly the same, it is rare that different companies will give you the same potential insurance premium for your profile and car.

### Faster and Cheaper Insurance in Minutes

But shopping around by going to many individual insurers, or using a broker who can shop a few for you (they typically represent about 4 or 5 different companies) can be time-consuming and complicated. That's where we come in. InsuranceHotline.com is a free service that can compare your potential rates among our network of over 30 companies and provide you with a quote in minutes. Simply fill in the information that any agent or broker would ask of you to compile a quote, and our search engine delivers you the lowest rate found among our partners.

### Experience Counts

It has been statistically proven that drivers over 50 years of age have fewer accidents and tickets than the average, and this means that there are more potential savings to be found for more experienced drivers. In fact, some companies actually specialize in serving the mature market, so it's definitely worth comparing rates. It's also important to check your rates with InsuranceHotline.com yearly since a company's rates can change quarterly. The company that gave you the best rate last year may not be able to provide the lowest quote again this year.

### Loyalty May Not Pay

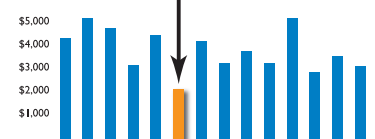
If you are getting a loyalty discount you might be thinking that you are better off staying with your current insurance provider. This might be true, but it's impossible to be certain without doing some research. You just might find that the potential savings far outweigh any loyalty discount being offered. Once again, it's important for the mature driver to shop around, especially if you have been with your current provider for a while – they might not offer special rates that take advantage of your good driving habits.

InsuranceHotline.com is FREE, easy to use, and there is absolutely no obligation. Why pay more for the exact same coverage? Even if you find that your current rate is competitive, you'll have peace of mind knowing that you're not paying more than you should. Take 5 minutes to click, compare, and save today!

### Rate Comparison

Driving Record	Lowest Price	Highest Price	Savings
Clean Record	\$958	\$2,213	\$1,255
1 Ticket	\$1,018	\$2,552	\$1,534
1 Accident	\$1,849	\$3,753	\$1,904

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