

Progressive® Insurance Data Raises Red Flag for Motorcyclists on Holiday Weekend

July Fourth holiday is the most dangerous three-day stretch of the year for motorcyclists

MAYFIELD VILLAGE, Ohio — July 1, 2014 — Fourth of July weekend means summer is officially here, and with that comes family trips, grilling, lots of sun block and the perfect weather to jump on your bike and get cruisin'. Before you kickstart your ride, make sure you're covered. According to data collected over the past five years, Progressive® Insurance found that July 5-7 is the worst three-day period for the number of motorcycle claims and accidents.

Progressive data also revealed that from 2009-2013:

- July 6 ranked the highest day of the year for motorcycle accidents and claims
- Mondays garnered the most motorcycle claims and thefts
- In 2013 specifically, the month of July had the greatest number of motorcycle accidents

Ensuring safety and proper protection are primary factors when motorcycling. State-to-state regulations and helmet laws can vary as well as a person's riding needs, so it is important to know what is required as well as the general basics to consider.

"Be alert when you ride," said Scott Hall, Motorcycle Product Manager at Progressive. "Traveling during the July Fourth holiday is always a new adventure, but don't let your guard down. Pay close attention to your surroundings, particularly in heavily-wooded areas with animals and at intersections. Be cognizant of riding in blind spots of cars and trucks since you're so much lower to the ground. As a rider, you don't have anything around you to protect you, so you're in charge of your own safety."

Commonly required coverage can include:

- Bodily Injury & Property Damage Liability covers you if you're at fault for an accident that injures another person or damages someone's property.
- Comprehensive Coverage pays to repair or replace your motorcycle if it's stolen or damaged in an accident.
- Collision Coverage pays to repair your motorcycle when you collide with another vehicle or object.
- Uninsured/Underinsured Motorist provides coverage when the person at fault for an accident doesn't have insurance or doesn't have enough insurance.
- Medical Payments covers the cost of necessary medical care you receive as the result of a motorcycle accident and can be used regardless of who is at fault.

To see an infographic showing strategies to ride safer when you're on your motorcycle this holiday weekend, check out: <http://at.progressive.com/everything-insurance/ride-safe-july-2014>

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