



Buying Your First Motorbike

If you are a beginner rider and are considering buying a new bike you probably want it to be the best. If this is your first bike it will most likely be your first major investment. You want to be sure the bike you choose is the one that best suits your needs. Here are some tips to help make your choice the perfect one for you.

Do Your Research

Of all the factors to consider, reliability is the most important. Don't just select a bike because it looks good. If you do you could be limiting yourself to a bike that does not take into account all your needs. Also you could be exposing yourself to problems you did not anticipate. There are several resources available that would give you access to useful information. Check out magazines like Consumer Reports. This magazine compares different brands of products, in this case bikes, and advises you of your value for money.

Bike magazines offer the potential buyer information from the owner's prospective. The Internet is another resource. Check out sites on motorcycle resource guides or general information on bikes. Last but not least, speak with bike owners directly. Find out whether they are pleased with their choices and, if not, what problems they have had with their bikes.

What to Consider when Visiting the Dealer

Once you have read up on the type of bike you are interested in there are a few things you should check out when going to the local dealer.

Size/Weight/Power

If a bike is too powerful, it is much easier for it to “get away” from the beginner rider. The weight of the bike is also an important factor. If a beginner does not balance the bike or lean properly a heavier bike would be more difficult to maneuver in the case of a potential collision. It is easier to correct the lean on a 50cc verses a 100cc bike. Lighter bikes can brake more easily and are generally easier to maneuver around obstacles. Also, if you have a collision a lighter bike has less crush potential and is easier to pick up and ride away.

Bodywork

Sports bikes are very nifty, but if cost is a factor you may want a more practical bike instead of a fancy one. The bodywork of fancy sports bikes is very expensive. As a beginner, you may take a spill from time to time. One has to consider the cost of repairing the bike. Sports bikes are expensive to repair in the event you lay or drop your bike to the ground. The bike may work fine but the bodywork may have been ruined.

Warranty

You should ask the salesperson the following questions about the warranty agreement:

- How long is the warranty period?
- What are the required services?
- What repairs are covered under the warranty?
- What happens if a problem cannot be fixed?

Make sure you ask for and read your service manual and the warranty agreement. When you take the bike in for its required services, you should take it to the dealer from whom you purchased it. Do not try and repair the bike yourself. Finally, do not alter your bike or “soup” it up with high performance parts. ***If you do not follow these guidelines you run the risk of losing coverage under your***

warranty. This means you will have to pay the cost of any repairs to the bike out of your pocket.

Insurance

Beginner riders or new bike owners are better off purchasing comprehensive insurance. This means you and/or the party involved has maximum coverage in the case of a collision. Also, in the case of a “write off”, the bike would be covered for its full value. Make sure your policy includes theft coverage. Be aware that if you choose a bike that is popular for theft your insurance payments (premium) will be much higher and in some cases the insurance company may not insure the bike.

Financing

Some people believe you will get better service if you pay cash for the bike. However, paying in cash does not entitle you to better service. Make an appointment to see a loan officer at a local bank if you wish to consider a loan. If you decide to go for a loan make sure you can afford the payments.

In order to hold the bike you choose some dealers may require you to pay a deposit. Unfortunately, paying a deposit does not mean the bike is yours. A deposit only requires that the dealer hold the bike for a limited time. If you do not purchase it by the required time period the dealer is entitled to sell the bike to someone else.

Regular Bike Maintenance

Maintaining your bike is a must especially in Bermuda’s climate of humidity and salt. There are things that you can do yourself to ensure your bike continues to

operate and lasts for a while. Before you ride your bike every morning, run a cloth over your bike to remove dust and dirt. Check your brakes to ensure they are in good working order.

Proper tire care and safety is simple and easy. It is important to have the proper air pressure in your tires as under-inflation can lead to tire failure. Advanced and unusual wear can reduce the ability of tread to grip the road in adverse conditions. Visually check your tires for uneven wear and smooth areas. And remember; take your bike in for a service at least once a year. If your bike is your main transportation, then get a service twice a year.

Now that you are better informed, safe and happy biking!