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# Motorbike Insurance Northern Ireland

Motorbike insurance is a quite common type of insurance, and an absolutely necessary one, due to the high number of accidents with motorbikes. In fact, motorbike accidents account for the largest amounts of casualties or seriously injured victims. People who drive motorbikes are aware of the dangers not only for their vehicle, but also for their safety and health and seek some serious [motorbike insurance Northern Ireland](#). Of course, as will all insurance types and policies, there are also different plans and coverage policies as well, and saving on the premiums is possible.

Is there such thing as affordable or inexpensive [motorbike insurance Northern Ireland](#)? The truth is that we usually tend to forget that whatever applies to cars will typically apply to motorbikes as well; economy motorbikes cost less, newer motorbikes as well. The mid range motorbikes are by default cheaper to insure, compared to some luxury or high range bikes. One of the tips that may lead to lower premiums is to bundle more than one policy in the insurance company; if for instance you have your car or home insured, you can definitely enjoy better premiums and discounts.

Some details can also make a huge difference when you are buying [motorbike insurance Northern Ireland](#). For example, an insurance company will typically ask you where you park your motorbike. Parking your motorbike in a garage that is locked with a quality lock may help you to reduce your premiums. Some insurance companies check your past and your driving record as well; in some cases, if you are member of an owners motorbike club regarding safe driving you can get some pretty decent deductibles for that too. If you have never been caught driving under the influence of alcohol, or if you have never been involved in some accident on your fault, you have to update your insurance agent, because these little things weigh heavily on a motorbike insurance policy. A clean driving record is always helpful.

Fitting an alarm to your motorbike, keeping it off from the streets as much as possible and even installing a tracking device – for the case of theft – are small things that typically also make a positive difference in the insurance policies. Another factor that weighs on the premiums is the age of the rider and insured; the young and more inexperienced drivers are by default more prone to accidents and are considered of high risk when it comes to [motorbike insurance Northern Ireland](#).