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Choosing motorbike insurance Northern ireland

[Motorbike insurance in Northern Ireland](#) is picking up and there are increasingly more providers offering policies to riders. As the area has shown stability over recent years and motorbikes are easier to securely keep off the road, premiums for insurance are dropping and more people are able to afford good quality insurance.

If you are younger driver then typically you may have to pay more for your insurance premiums. As over the years change so will your premium. It's important though to keep a clean driving record or you may never get relief here, as those perceived as high risk drivers and riders are not considered for lower priced premiums.

There typically are a few ways that you can reduce the cost of your premium depending on the circumstances around your motorbike. For example, installing alarms and immobilizers are both good ways to reduce some costs as it becomes less of a theft risk.

Another way to see a reduction the cost of [motorbike insurance Northern Ireland](#) is to look at raising the excess level you are prepared to pay in the case of a claim. However when considering this it is essential to remember that this money has to be paid in a lump cash sum if you have to make a claim. If you cannot raise the money to pay your excess your insurance policy will be worthless.

If possible you may wish to limit the amount of time on the road with your bike. Consider instead using a family car or public transport should you have to travel long distances. Swopping between the two still provides you with some freedom yet keeps the insurance costs down to the minimum.

If your insurance is still a concern then you should consider the companies that offer you monthly payment plans for insurance. You will be required to pay at least your first month's cost before you can make any claims but this is a really easy way to reduce the cost and avoid being stung by a very large bill once a year when it's renewal time.

When look at [motorbike insurance in Northern Ireland](#) you could also consider a split policy. Your insurance provider may offer a policy that provides more protection during the summer months when you use your bike and less during the winter months when your motorbike may be stored away.