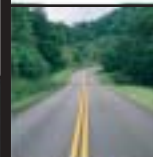


Journey To Adventure



Ten-Step Guide To Motorcycling

- 1 *Discover Today's Motorcycling®*
- 2 *Analyze your desires*
- 3 *Choosing a style*
- 4 *Know your motorcycle*
- 5 *Take a RiderCourse®*
- 6 *Dress to ride*
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step 1 Discover Today's Motorcycling

Welcome to the many worlds of motorcycling: the fun and the challenge, the relaxation and adventure, on the short hop or the cross-country tour, in solitude or with newfound friends. Motorcycling is the ultimate journey to adventure.

When you ride a motorcycle, you're not merely passing through the scenery. You're an active participant in a journey that engages all your senses... the salty bite of ocean air on the rim of the Pacific, the warmth of a Kansas sunrise on your shoulders, the pure autumn colors of Vermont. Suddenly, even the long way home isn't long enough.



Ever wonder where that dirt road through the woods leads? Or what it feels like to arc into a string of corners, playing along with the rhythm of a road like no ordinary set of wheels can? You'll discover a new world around you when you discover what it's like to ride a motorcycle.

Motorcycling is all those things and much more. It is simultaneously a journey and a destination. Practical and adventurous. Exciting and relaxing. Motorcycling is far more than another way to get from here to there. It turns strangers into friends, and takes you places you've never been.

With so many options to choose from, the best way to get the most enjoyment in the long run is by planning for the motorcycle that best fits you and your lifestyle. This *Ten-Step Guide To Motorcycling* is designed to help you do just that.

Throughout this guide, you will find steps to help you through the process of buying a motorcycle, preparing to ride, and even a section covering just a few of the fun things to do once you begin to ride. The section on Choosing a Style gives you details on the different styles of motorcycles available, including Cruiser (page 5), Touring (page 6), Sportbike (page 8), Traditional (page 11), Dual-Purpose (page 12), and Off-Highway (page 15). Other steps cover rider training, dressing for the ride, licensing, insurance, even tips on financing a new or used motorcycle.

More and more men and women are discovering the magic of motorcycling firsthand. So whether you're a new rider, or someone who's getting back into riding, welcome to today's motorcycling.

step 2 Analyze your desires

The more you look at motorcycling, the more you'll discover all the different riding experiences you can have.

Consider the kind of riding you'll be doing: on city streets or dirt bike trails, casual riding or competitive events, cruising across town or touring across the country. Define your interests before you purchase any bike.

Once you've answered the following questions, talk with friends you know who ride. Buy motorcycle magazines and search the internet to find out about new models, used bargains, accessories, facts, tips, clubs, races, guides, gear and events to put your finger on the pulse of motorcycle culture.





Visit motorcycle dealerships. Most dealers are experienced riders who often have made careers of their passion. They're ready to answer your questions, and help you find the motorcycle that fits your budget as well as your lifestyle. Your dealer can also help you find a good used motorcycle. The following questions can help you determine what kind of riding you like to do.

- Is daily transportation a high priority?
- Is cruising around town more your style?
- Will you be taking long day trips, overnight journeys, or even chasing the sunset across a few state lines?
- Will you ride with a passenger?
- Do you want to ride on the street, explore dirt roads, or both?
- Are you interested in racing in organized competition at a track?





step **3** *Choosing a style*

Once you've determined what kind of riding you'd like to do, it's time to choose a style of motorcycle with the personality, performance and character to fulfill your dreams. As you look through this guide, picture yourself on a motorcycle. Imagine riding across town on a warm Saturday evening. Gliding along a country road with friends. Traveling along a high-country trail. Or dirt riding with your family or friends on the weekend. Think about where you'll be riding, and how you want your motorcycle to look and feel. List the ways you want to use your bike. Soon you'll know a lot about the style that's right for you.



Cruiser

The custom look and feel

Factory-made descendants of individually customized production motorcycles, these modern machines combine classic styling and a laid-back look with contemporary technology. Cruisers come in a wide variety of sizes and shapes to satisfy everyone from new to experienced riders, and most offer

excellent passenger accommodations as well. These uniquely stylish machines offer swept-back handlebars, low seat heights, and comfortable, casual riding positions with forward-set footpegs. Some Cruisers even come equipped for long-distance riding, with saddlebags and windshields. Engines range from single-cylinder all the way to six-cylinder, and are

tuned to produce broad powerbands and deep, throaty exhaust notes. With their stylish paintwork, acres of dazzling chrome, and powerful, resonant engines, Cruisers are almost as much fun to look at as they are to ride.

- Daily transportation and high-style cruising
- Most are equipped with passenger accommodations
- Available with touring equipment for long trips (see Touring, page 6)

The right bike for youngsters

Off-Highway motorcycling is great family fun. What are some of the steps you should take before buying an Off-Highway motorcycle for your kids? First, decide whether your kids are ready to ride. In addition to their age and size, consider their physical and athletic ability and mental and emotional maturity. And always provide responsible adult supervision. Remember: You will be serving as teacher and coach for your youngster. Read and understand the owner's manual and the labels provided with the vehicle, as well as state and local laws, and review them with your youngster.

Make sure you understand state and local Off-Highway motorcycle requirements. And always equip your children with proper protective gear when riding.



The right bike for you

Buy a motorcycle that fits your experience, size, age and skill level. Your body strength and height play a role in selecting the right bike for you.

Many different styles of motorcycles are available to you, each with a character all its own. You'll find detailed descriptions of the different motorcycle styles on the following pages:

Cruiser	5	Traditional	11
Touring	6	Dual-Purpose	12
Sportbike	8	Off-Highway	15

Touring

Find an open road, and see where it goes

Touring motorcycles immerse you in the rhythm and flow of the journey like no other mode of long-distance travel. Touring models can be categorized into three types: Sport Touring, Custom Touring, and Luxury Touring. Sport Touring bikes are performance-oriented, and offer essential long-distance amenities such as saddlebags, aerodynamic fairings and comfortable seating for two. Custom Touring machines add saddlebags, a windshield and a comfortable passenger seat to the stylish Cruiser platform. Luxury Touring motorcycles take the concept one step further, wrapping you in abundance while offering unmatched smoothness and all the modern conveniences: full-coverage fairings to shelter you from the cold, sophisticated sound systems, CB radios, rider/passenger intercoms, air-assisted suspension systems, cruise control, large-capacity luggage compartments and plush seats for the greatest long-range comfort on two wheels.

- Designed for long-distance riding
- Excellent passenger accommodations
- Ideal for rider and passenger who enjoy sharing the motorcycling experience



step 4 Know your motorcycle

All motorcycles have two wheels, an engine, and seating and controls for the rider—but that's about where the similarities end. Motorcycles range in size and purpose from 50cc Off-Highway bikes with low seats and automatic clutches for youngsters, to large-displacement, six-cylinder, 800-pound touring machines luxuriously equipped with every imaginable comfort and convenience feature to help you explore the open road.

Motorcycles with larger-displacement engines are usually physically larger, and often offer higher performance and greater load capacity. Engine configurations range from single-cylinder two-stroke and four-stroke machines to six-cylinder four-

stroke engines. With the exception of Off-Highway competition bikes, most current motorcycles feature electric starters for extra convenience.

Used motorcycles offer additional buying options and they can be found through your local motorcycle dealer, classified ads, and even the internet. When shopping for a used bike, it's always a good idea to stop by your dealer and have the bike examined by a qualified mechanic or technician before you buy.

With so many models to choose from, both new and used, you can be sure there's a bike out there that's right for you.

Check out the glossary of terms on page 18 to learn more about the features available on today's motorcycles.





Sportbike *Performance at the leading edge*

Beneath their wind tunnel-inspired bodywork, Sportbikes combine leading-edge engine design and chassis technology: state-of-the-art multi-cylinder engine designs; aluminum alloy frames; ultrasophisticated adjustable suspension; exotic materials such as carbon-fiber, titanium and magnesium; high-grip, low-profile tires; and powerful brakes. The result is amazing performance and handling, along with plenty of comfort for an all-day ride. These machines thrive on any riding challenge the skilled rider can come up with.

- High-tech engines and precision handling
- Some models suitable for closed-course racing





Here's what you'll get from the MSF RiderCourse

- A carefully developed training program taught by MSF-certified Instructors
- Instruction and practice on the skills that make riding more enjoyable—skills that prepare you for handling crucial situations
- An understanding of riding strategies that can help you cope with the challenges of riding
- Specific information on preparing for the ride, meeting state requirements and keeping your motorcycle in safe operating condition
- Some insurance companies offer a discount for successful completion of an approved motorcycle safety course

The Motorcycle Safety Foundation can get you on your way to riding Off-Highway motorcycles, too. The MSF *DirtBike School*® is a half-day, hands-on training session designed to teach new and current riders skills specific to riding Off-Highway motorcycles. By providing constant supervision, the course also makes an excellent introduction to motorcycling for youngsters. Thanks to the focus on slow-speed maneuvering, graduates of this course will find that it serves well as an entree to the MSF's on-highway *RiderCourse*.

Here's what you'll get from the MSF DirtBike School

- A carefully developed training program taught by MSF-trained *DirtBike School* coaches
- Instruction and practice on the basic skills of Off-Highway riding. At some sites, you'll learn to handle special situations and obstacles on the open trail
- An understanding of body positioning and how it affects the maneuverability of Off-Highway motorcycles
- Specific information on preparing for the ride and keeping your Off-Highway motorcycle in safe operating condition
- Education on respecting the environment and treading lightly whenever you ride on public lands

To find the MSF *DirtBike School* nearest you, call toll-free 1-877-288-7093. There are *DirtBike School* coaches located across the country ready to help you find your way to riding the open trail on an Off-Highway motorcycle.

MSF courses are available at over 800 recognized training sites nationally. They're a great way to get your start in motorcycling, or to polish up those riding skills you already have, since the more you know the better it gets!

step 5 Take a RiderCourse

Take a recognized Motorcycle Safety Foundation (MSF) *RiderCourse*®. Get your start in motorcycling with instruction on the knowledge and skills you'll use for a safe and enjoyable riding experience. The basic Motorcycle *RiderCourse* is a 15-hour program for the new and experienced rider alike, with motorcycles provided for your use. Once you've completed the basic *RiderCourse* and purchased your own motorcycle, look for the Experienced *RiderCourse*, a 7-hour rider improvement program. Graduates of either course may be eligible for discounts on insurance. Some manufacturers pay for MSF *RiderCourse* training—or reimburse you—with the purchase of a new bike. For the location of the *RiderCourse* nearest you, call 1-800-446-9227.



step **6** *Dress to ride*

What you wear says a lot about your personal style. The same is true of motorcycling. Motorcycle-specific riding gear for both On-Highway and Off-Highway is designed to work as good as it looks, and to fit the kind of riding you do.

Helmet The Motorcycle Safety Foundation and Discover Today's Motorcycling believe that every motorcyclist should choose to wear a helmet. Personal safety and comfort are enhanced when you wear protective clothing.

Face and eye protection Always ride with a face shield or goggles for eye protection and good visibility.

Boots Over-the-ankle leather boots with non-slip soles help protect feet from road debris and engine parts.

Gloves Leather or synthetic full-fingered motorcycle gloves improve your grip on the handlebars, and help guard against wind and cold weather.

Clothing A rugged leather or synthetic jacket and pants help safeguard you from the elements. Much of the new-generation riding apparel features integrated protective padding. Selecting light-colored garments and a brightly colored helmet makes you more visible in traffic. Accents made of modern reflective materials can help make you more visible to other vehicles after dark.



Traditional *They fit in anywhere*

You may find yourself with a garage full of motorcycles, but if you had to choose one motorcycle to ride day-in and day-out, across town and across the country, it just might be a Traditional motorcycle. Once referred to as Standards, Traditionals are the favorite bikes of those who prefer the straightforward approach to motorcycling. Traditionals offer clean, uncluttered lines and versatile designs. Offering unbeatable versatility, Traditional bikes balance performance and practicality, comfort and convenience, and downright friendly prices. Comfortable enough for long-distance riding, frugal enough for day-to-day commuting, and inspiring enough to make you want to slip into your leather jacket and set yourself free on the weekend, Traditionals offer a lot and demand little in return. There are many optional accessories to custom-tailor a Traditional bike to Cruiser, Touring, or Sportbike duty as your interests dictate.

- Daily transportation
- Tremendous versatility
- Friendly pricing



Rain gear There is rain gear specifically designed for motorcyclists to help keep comfortable in wet weather.

Special Off-Highway gear Off-Highway gear has evolved over the years, offering specialized boots, padded pants, jerseys that breathe well in hot climates, chest-protectors, Off-Highway helmets, goggles, gloves, and special jackets made of tough, weather-resistant materials.

Choose your riding gear as carefully as you choose your motorcycle, because the right apparel for yourself and your passenger will add to the comfort, fun—and protection—of your journey to adventure.



Dual-Purpose

The moon rovers of motorcycling

Can't decide whether you want to ride on the street or dirt? With a Dual-Purpose motorcycle, you can enjoy both. Essentially street-legal dirt bikes, Dual-Purpose machines roam roads and trails with the same rugged poise.

They can take you to work or school, across the state or around the world, and can navigate a marked trail through the Michigan woods or Central American jungle, depending on your sense of adventure. Lightweight and reliable, these versa-

tile motorcycles are available in a wide range of sizes. They feature specialized tires that work on dirt and on pavement, long-travel suspension to soak up nature's lumps and bumps, and all legally required street equipment including lights, turn signals, mirrors and a speedometer/odometer. If your curiosity continues past the pavement's end, Dual-Purpose machines are your ticket to adventure.

- Daily transportation
- Capable on both street and dirt



step 7 License for adventure

All states require a motorcycle operator's license or endorsement before you ride on the street. The process of obtaining a motorcycle license is a lot like getting an automobile driver's license. In some states you may obtain your license conveniently upon completion of an MSF *RiderCourse*. Motorcycle license requirements vary from state to state; your dealer or state licensing department will have the details for getting a motorcycle license in your state.

Insurance

Buying motorcycle insurance can be a relatively easy experience if you take the time to check out the available options. There are a number of dealers and insurance companies who

specialize in motorcycle insurance. You can customize your insurance policy in terms of type of coverage, deductible, premium amount and more to fit your needs and budget. Factors which may affect the cost of your insurance are your location, age, driving record, type and cost of the motorcycle and accessories you own, as well as rider training. Graduates of training courses, such as the Motorcycle Safety Foundation *RiderCourse* (see Step 5), may qualify for insurance discounts. See page 19 of this guide for a glossary of important Insurance Terms to Know.





step 8 *Explore financing options*

There are two basic ways to buy a new or used motorcycle. You can pay cash, or finance your purchase. Numerous financing possibilities exist. Start by inquiring with your dealer, who can explain several options. Then shop at various banks, financial institutions and credit unions before making a decision.

Paying cash makes sense if you can comfortably do so. Advantages include no debt, no payments, no interest fees against the loan, and more flexibility in the kind of insurance you choose.

If you choose to finance, you might be surprised how many ways there are to arrange a loan. Many buyers take advantage of special sales programs and financial packages offered by local motorcycle dealers, including first-time buyer programs designed to help new motorcycle riders with little or no credit history.

Banks and credit unions are another good resource. If you have a good credit history, your bank may have several different types of loan options for you. Credit unions usually charge lower interest rates than banks. If your employer has a credit union, ask for details.

Off-Highway

Take the road less traveled

Off-Highway motorcycles come in two varieties: Motocross and Off-Road models. Motocross bikes are purpose-built for closed-course racing only. These light and responsive dirt bikes feature single-cylinder engines tuned for racing, and offer advanced, fully adjustable suspension systems able to handle the jumps, bumps and other obstacles found on motocross tracks. Off-Road motorcycles range from weekend trail bikes suitable for the whole family, to specialized Off-Road racing machines designed to handle a wide variety of rough terrain. Off-Road machines thrive on everything from tight trails in the woods to wide-open desert terrain,

from hillclimbs to deep sandwashes. Off-Highway motorcycles allow you to take part in organized events, or a relaxing dirt bike safari with family and friends—a sure cure for the ordinary weekend. No matter where your Off-Highway adventure takes you, always remember to Tread Lightly!® and respect the environment.

- Suitable for competition
- Smaller-displacement models designed for youngsters and new riders



For more information on the options available for financing your new or used motorcycle, see Finance Terms to Know on page 18 of this guide.



step 9 Plan your ride

The world of motorcycling has much to offer, from a weekend ride with a few friends, to a national rally with thousands. Motorcycling is a great escape from the workday world, and there's never a shortage of fun on both local and national levels. Ask people who are into motorcycling, and they'll tell you what it feels like to be out in the elements on a motorcycle, to lean through a corner and feel the rhythm of the road in ways only motorcycles can. When shared by rider and passenger, it's an experience that creates a special bond.

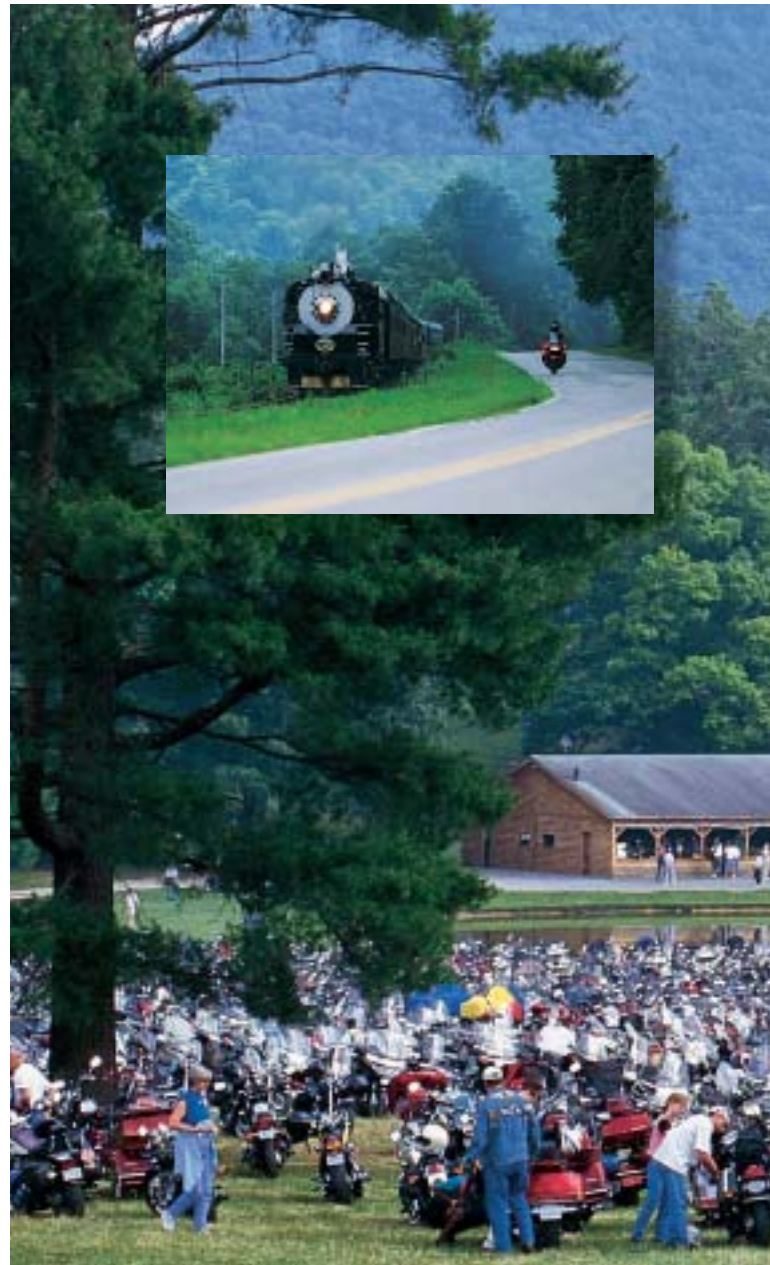


Take a morning ride to a favorite gathering place, where other motorcyclists gather to swap stories about their favorite rides and destinations. Attend a rally, where motorcyclists check out each other's machines, ride and take part in all sorts of events. Go on an organized street, dirt or dual-purpose adventure, and discover places you've never been before. There are family fun days: charity events and local fund-raisers, factory tours where you can watch motorcycles roll off the assembly line, group motorcycle vacations, and dealership open houses where you can meet other riders who share your interests. Check the calendar for upcoming Supercross races, where riders fly handlebar-to-handlebar 70 feet through the air in stadiums across the country, or take in a national road race where the country's top Superbike riders battle at amazing speeds. There are more than 40 national championship races across the country, and chances are you can put together a great ride to one near your town.

Start by riding to your local motorcycle dealer. Talk to the folks who work at the dealership. You'll find that most of them are enthusiasts involved in the local riding scene. They can tell you about the best rides in your area, the hot cafe where everyone meets for coffee before the weekend ride, and the best local trails to explore. Many dealers also host rides and events.

The American Motorcyclist Association (AMA) has been helping riders get the most out of motorcycling since 1924. Joining the AMA entitles you to a monthly membership magazine that brings you helpful information on motorcycling. If you are considering riding in competitive events, the AMA sanctions thousands of professional and amateur races across the country. To find out more, call 1-800-AMA-JOIN.

There are also hundreds of motorcycle clubs, and many manufacturers who provide owners' clubs with great benefits and many national and local events. Subscribing to motorcycle magazines, joining an owner's club, or prowling the internet will provide you with more fun activities you'll want to plan.



Both as operators and passengers, more and more women are discovering for themselves the joys of the motorcycling adventure.

For the *Straight Facts* about motorcycling written for women, call 1-800-833-3995 and ask for the free *Straight Facts* brochure for women.





step 10 Terms to Know

Finance Terms

Adjustable Rate or Variable Rate

A loan arrangement which allows the interest rate to change (up or down) based on Prime Rate over the course of the loan.

Annual Percentage Rate (APR)

The annual percentage rate of interest charged by the lender on the total amount of the loan, or the cost of having credit expressed as a yearly rate.

Collateral or Security

Items you own or are purchasing (such as a motorcycle, car, or home) that a lender may ask to use to secure your loan.

Co-Applicant or Co-Buyer

A person—usually a spouse or other family member—who agrees to purchase a bike with you in order to combine credit histories and income to help you get a loan.

Co-Signer

A person with good credit history and adequate income who agrees to make your loan payments if you don't make them.

Credit History

Your history of borrowing money and paying it back as agreed, including credit cards, rent or mortgage payments, and utility bills.

Deposit

This payment, usually small, is made to your dealer to hold your motorcycle while financing is arranged.

Down Payment

The amount of money you pay in cash toward the purchase of your motorcycle (usually 10 to 20 percent). A down payment may not always be required.

Finance Charge

The dollar amount you will pay to borrow money to buy your motorcycle.

Fixed-Rate Loan

A loan arrangement where the interest rate stays the same for the length of the loan. Most motorcycle loans are fixed-rate loans.

Interest Rate

The charge for borrowing money, usually expressed as a percentage, and based on the loan amount and terms.

Monthly Payments

The amount paid every month to your lender, including both principal and interest.

Principal

The portion of your loan that represents your motorcycle's cost (including accessories, parts and other fees) less the down payment or trade-in amount.

Retail Installment Contract and Security Agreement

This legally binding contract identifies the motorcycle you're buying and states the total amount financed, APR, terms of the contract, amount of monthly payments, finance charges, and total of all items.

Trade-in Value

Dollar value of the vehicle allowed by your dealer when you are trading in on a new purchase. This amount should be applied to the total down payment amount to reduce the principal amount of your loan.

Motorcycle Terms

Today's motorcycles offer a great variety of design. The following terms can help you identify key features important to the kind of motorcycle you want.

ENGINES

There are many different engine types available in today's motorcycles. Essentially, they fall into two categories: four-stroke and two-stroke.



Four-Stroke engines are found on virtually all new street bikes and many Off-Highway models. These engines use cam-actuated valves for induction and exhaust, essentially the same as those in your car.

Two-Stroke engines are used primarily in Off-Highway machines. Simple, light and powerful, two-strokes have no camshafts or valve train, but need oil mixed in their gas.

ENGINE TYPES

Single-Cylinder: This engine uses one cylinder, and is most commonly found in Off-Highway machines.

Twin: Twin-cylinder engines are offered in a variety of shapes and sizes, including V-twins that arrange their cylinders in a V angle; parallel twins, with cylinders side-by-side; and opposed-twins, with the cylinders facing opposite each other on each side of the motorcycle.

V-4: Like a twin, this engine arranges its cylinders in a V, but uses four rather than two cylinders. Some Cruiser, Sportbike and Touring models use this engine configuration.



Inline-Four: Utilizing four side-by-side cylinders, this engine is used primarily in Traditional machines and Sportbikes.

Six-Cylinder: With six cylinders, this engine is one of the largest in motorcycling, and can be found in Sportbike, Touring and Cruiser models.

FINAL DRIVE

There are three basic methods in use for getting engine power to the rear wheel: by chain and sprockets, belt-drive, or a driveshaft.

A chain-drive system uses a multi-link steel chain to transfer engine power to the rear wheel. With belt-drive, a toothed rubber belt, reinforced with synthetic fibers, does the job. With a driveshaft, a steel shaft (located inside the swing arm) and gears (located inside the rear wheel hub) transfer engine power to the rear wheel. Shaft-drive systems are extremely low-maintenance.



CHASSIS

Motorcycle chassis come in many styles. Most street and Off-Highway models use steel chassis, with either single-shock rear suspension, or more traditional dual-shock rear suspension. Some Sportbike and Off-Highway models are available with high-tech aluminum chassis.



MISCELLANEOUS MOTORCYCLE TERMS

ABS: Anti-lock Braking Systems use computer technology to prevent wheel lock-up while braking on slippery surfaces.



Carburetor: The device which mixes gasoline and air in the proper ratio for combustion in the engine. Usually, there is one carburetor for each engine cylinder. However, there are exceptions. Numerous twin- or multi-cylinder engines have less than one carburetor per cylinder, and on rare occasion, a single-cylinder may be fed by more than one carburetor.



CC: Cubic centimeters, or cc, is the standard measure of engine size for motorcycles. Bikes range from 50cc to more than 1600cc.

Cylinder: Where the gas/air mixture is drawn for combustion. Multiple cylinders allow a smoother, higher-revving engine.



Dry Weight: The manufacturer's claimed weight of a machine, not including fluids.

DOHC: This abbreviation stands for Double Overhead Camshaft, used to open and close valves in many four-stroke engines. DOHC systems are associated with high-performance engines.



Fairing/Windshield: A plastic or fiberglass device that reduces wind resistance and provides weather protection.

Fuel Injection: A precise, computer-controlled induction method of injecting fuel into the engine.



Ground Clearance: The distance between the motorcycle's undercarriage and the ground. Off-Highway motorcycles typically have more ground clearance to allow easier operation over rough or uneven terrain. On-Highway motorcycles usually have less ground clearance for a lower seat height and lower center of gravity.

Intercom: Two-way radio communication between rider and passenger. Often configured with the audio system. (Check state laws for restrictions.)



Liquid Cooling: Automotive-type coolant, circulated through a radiator and the engine, maintains an ideal engine operating temperature.

Some motorcycles use a combination of air cooling and specialized oiling systems to maintain proper engine temperature.

Load Capacity:

The total weight which may be carried on a stock motorcycle. Separate figures are often given for the motorcycle, weight carrying capacity, luggage capacity, and tire-load capacity.

O-Ring Chain: To preserve factory-installed internal lubrication and increase chain life, some drive chains use rubber O-ring seals for each link.



Seat Height: Distance from the ground to the top of the motorcycle seat. Seat height varies among types of motorcycles. On-Highway motorcycles typically have lower seats, while Off-Highway motorcycles, with their increased ground clearances, have higher seats.

SOHC: This abbreviation stands for Single Overhead Camshaft, and delineates one camshaft situated above the cylinder which opens and closes the valves in a four-stroke engine.



Throttle: Handlebar control which opens carburetor slide(s) or fuel injection butterfly valves, regulating power output by controlling the amount of fuel mixture allowed to enter the engine.

Front Fork: A motorcycle's front suspension system. Also, a major component of the motorcycle steering system.



Rear Swingarm: Chassis component that articulates the rear suspension system and carries the rear wheel.



Wheelbase: Distance between the front and rear axles. Wheelbase varies among different sizes and types of motorcycles.

Insurance Terms

Deductible

The amount you're responsible for when you file an insurance claim for the loss of—or damage to—your bike (usually \$100 to \$500).

Market Value

The actual cash value of your motorcycle at the time the bike is stolen, vandalized or destroyed.

Premium

The amount you pay for insurance coverage. Premiums may be paid monthly, quarterly, semi-annually or annually.

Liability Coverage

Covers bodily injury and property damage you cause other people involved in an accident. Liability may or may not cover your legal liability to your passengers—check your state laws and the company issuing the policy.

Collision Coverage

Covers damage to your motorcycle if you are involved in an accident. You may need extra coverage for accessories.

Comprehensive Coverage

Covers loss/damage to your bike caused by something other than a collision, such as theft, fire and vandalism.

Force Placed or Collateral Protection Insurance

Many lenders require proof of Physical Damage Property Insurance for secured motorcycles. If the borrower fails to maintain adequate insurance coverage as disclosed in the Retail Installment Contract, the lender may attach premiums for this policy to the original loan amount.

Underinsured Motorist

Provides coverage when the legally liable party does not have enough insurance to pay for the full extent of the damage and/or injuries. This coverage varies greatly depending on state requirements.

Uninsured Motorist

Provides coverage for bodily injury to you and your passenger if the party who caused the accident does not have insurance. This coverage varies greatly depending on state requirements.

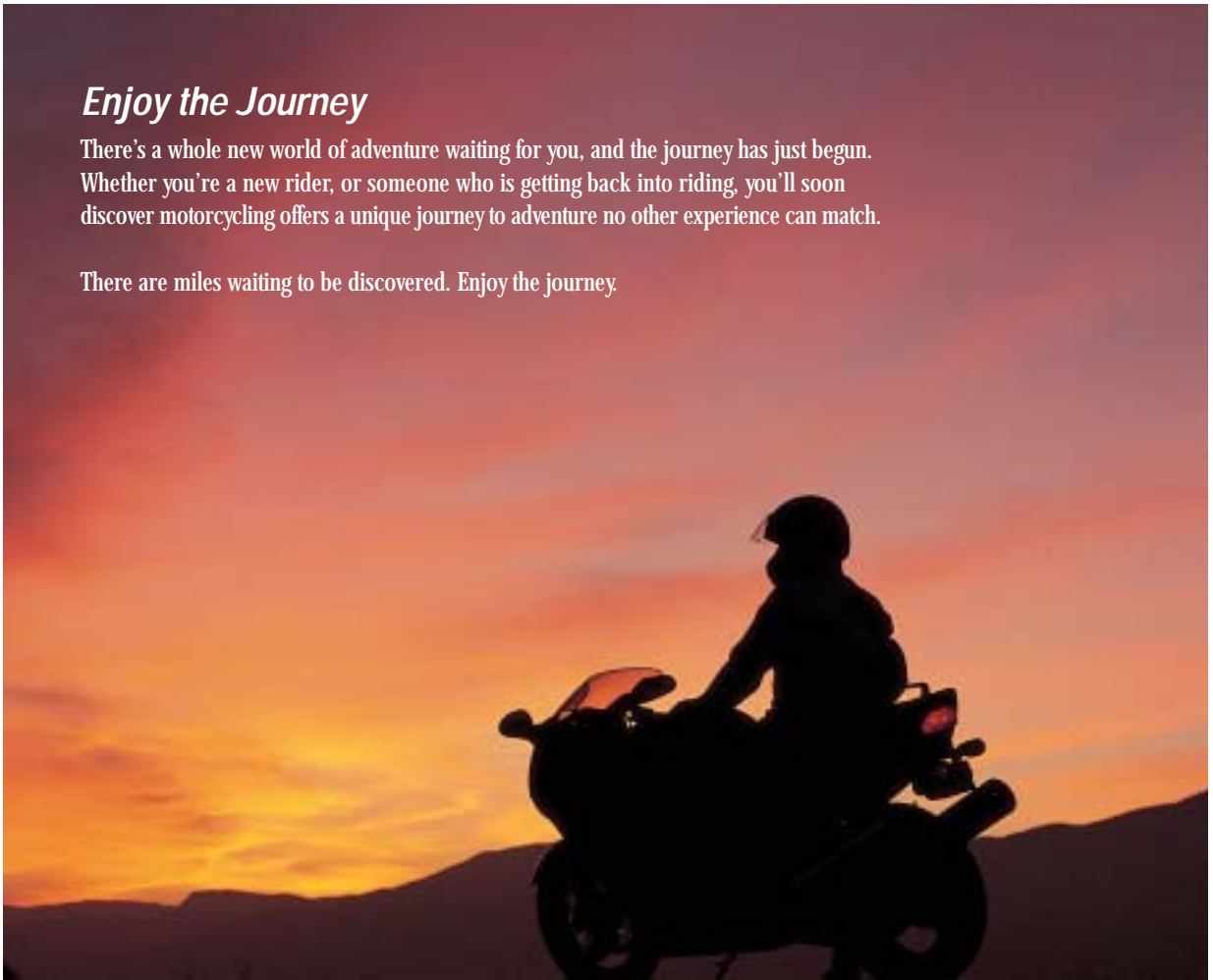
Medical Payments Coverage

Covers medical expenses for you and your passenger in an accident.

Enjoy the Journey

There's a whole new world of adventure waiting for you, and the journey has just begun. Whether you're a new rider, or someone who is getting back into riding, you'll soon discover motorcycling offers a unique journey to adventure no other experience can match.

There are miles waiting to be discovered. Enjoy the journey.



Discover Today's Motorcycling, 2 Jenner St., Suite 150, Irvine, California 92618

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