

Bundle Questions Checklist

What to ask before combining home, auto and motorcycle coverage

Before the Quote

- 1 List every policy in the household**
Home or tenant, each vehicle, each bike, and any RV or trailer.
- 2 Note the renewal date on each one**
Aligning dates is easier when a broker can see all of them.
- 3 Gather the basics for the bike**
Year, make, model, modifications, where it is stored and roughly how it is ridden.

Questions to Ask Your Broker

- 1 Can you quote it both ways?**
One insurer for everything, and one broker with the bike placed separately.
- 2 Which policies does a multi-policy discount apply to?**
Ask for the quote broken down line by line.
- 3 Does my home-and-auto insurer write my bike?**
Motorcycle coverage is a specialty product; not every company offers it.
- 4 Are my liability limits consistent across all three?**
A broker seeing every policy can keep the choices aligned.
- 5 What changes if I move one policy later?**
Ask about timing and any effect on discounts.

After You Decide

- 1 Keep one contact for all three**
That is the part of bundling that always pays off.
- 2 Revisit at every renewal**
A new driver, a new bike or a move changes the picture.

Get all three quoted together, both ways, and let the numbers decide.

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