

Two-Up Rider's Coverage Questions

What to ask your broker before you carry a passenger, plus the handbook's passenger briefing

Before You Carry Anyone

1 Check your licence class

Ask whether your current licence permits passengers; the province's rules differ by stage.

2 Check the bike

A seat for two without crowding, passenger footrests, and an approved helmet and gear for the passenger.

3 Adjust for the extra weight

Rear preload, tire pressures per the owner's manual, mirrors and headlight with the passenger seated.

Questions for Your Broker

1 Is my liability limit right for regular two-up riding?

Ask what a higher limit would look like on your bike and why riders with passengers often choose one.

2 What does family protection coverage do?

Ask about the optional endorsement usually referred to as OPCF 44R and who it applies to.

3 Which accident benefits does my policy carry?

Ontario has been changing which pieces are standard and which are optional; ask what yours includes as of your renewal.

4 Do my two-up accessories need declaring?

Backrest, seat, bags and suspension changes are commonly treated separately from the bike.

The Passenger Briefing

1 Get on after the engine is running

And off only when told.

2 Sit forward, hold the rider's waist or hips

Without crowding.

3 Both feet on the pegs, always

Including at every stop.

4 Lean with the bike, not against it

And avoid unnecessary movement or talk.

Make sure you're covered for two before the first ride for two.

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