



## Motorcycle Insurance Defined

Minnesota State Law requires you have motorcycle insurance!

### Liability

*Bodily Injury Liability\** – covers injury to others involved in the accident if it was your fault.

*Property Damage Liability\** – covers damage to other vehicles involved in the accident if it was your fault

Liability does NOT cover you or your motorcycle.

### For your protection

Uninsured motorist – covers damages, medical treatments and lost wages when an accident is caused by an uninsured motorist.

Underinsured motorist – covers the same as uninsured only it applies when the other motorist coverage amounts are lower than yours and the damages exceed the other motorist's limits.

Personal Injury Protection – Covers medical and wage loss to you and your family, within its stated limits (this is a very costly option for motorcycle insurance)

Passenger Protection – Check with your agent for options on coverage for your passenger.

There are NO LAWS for underinsured or uninsured motorist with your motorcycle insurance coverage. Which means if you are involved in a serious accident and the other motorist has minimal or no insurance, you could be faced with many out-of-pocket expenses and bills. Talk with your insurance agent about adding these very basic protective features to your motorcycle policy.

### For your bike's protection

Comprehensive – covers damage to your motorcycle for events which cause damage other than an accident such as theft, vandalism or fire. Coverage is usually the book value of the bike before the loss and only for the factory standard parts.

Collision – covers damage to your motorcycle if you are in an accident. Coverage is usually the book value of the bike before the loss and only for the factory standard parts

Roadside Insurance – covers such things as help with flat tires, out of gas and towing in the event of a breakdown. (Note: some organizations offer this as part of their membership benefits)

Custom Parts and Equipment – additional coverage for custom parts and equipment on your bike that are not factory standard

\*a requirement on your Motorcycle policy under Minnesota Law The Commissioner of Public Safety may revoke the registration and suspend the license of motorcycle operators who do not carry the required insurance.