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What's The Best Motorcycle Insurance?

Updated: March 2022

The best motorcycle insurance comes with coverages that fit your specific needs. There's no one-size-fits-all when it comes to a motorcycle policy, so consider these common types of coverage.



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MOTORCYCLE COVERAGE THAT HELPS IF YOU CAUSE AN ACCIDENT

Most states require motorcyclists to carry liability insurance. Each state sets minimum liability limits that riders must purchase.

Liability coverage typically doesn't pay for your medical bills or repairs to your bike after an accident. Instead, it may help pay for someone else's medical bills, or damage to their property, if you're at fault for an accident. There are typically two types of liability coverage:

- **Bodily injury liability.** If you're at fault for an accident that injures another driver or pedestrian, bodily injury liability coverage may help pay for their medical bills. In some states, bodily injury liability coverage automatically helps protect passengers on your bike. Other states require you to pay an additional premium for the coverage to apply to your passenger.
- **Property damage liability.** If you cause an accident that damages another person's property, this type of coverage may help pay to repair it.

COVERAGE THAT HELPS PROTECT YOUR MOTORCYCLE

Collision and comprehensive coverage helps you avoid paying out of pocket for repairs or a new bike after an accident or theft. They're not legally required, but if you're leasing or financing your bike, your lender may require comprehensive and collision. Be sure to check with your lender or dealer.

Collision coverage

This coverage may help pay to repair or replace your bike if it's damaged in a collision with another vehicle or object.

Comprehensive coverage

Collisions aren't the only way your bike can be damaged, and that's where comprehensive coverage can help. For example, comprehensive coverage may help pay for your bike if it's stolen, or to repair it if it's damaged by certain risks, like fire, hail or vandalism.

Both collision and comprehensive coverage typically come with a **deductible**, which is the amount you pay out of pocket before protection kicks in to cover the rest of the costs.

ADDED EQUIPMENT COVERAGE

This coverage helps pay to repair or replace aftermarket additions to your bike, if they're damaged or destroyed in a covered loss. The coverage reimburses you for a covered claim based on the parts' actual cash value.

Each coverage on your policy, including custom parts and equipment coverage, has a **limit**. The coverage limit is the maximum amount your insurer will pay for a covered claim. For example, if you have a coverage limit of \$2,000, but your damaged custom equipment takes \$4,500 to replace, you'd have to pay the balance out of your own pocket.

Unlike comprehensive and collision coverage, custom parts and equipment coverage typically doesn't have a deductible.

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MOTORCYCLE COVERAGE THAT HELPS IF YOU'RE INJURED

In addition to the right protective gear, one way to protect yourself when you're on your motorcycle is to add medical payments coverage or personal injury protection (PIP) to your policy.

What does medical payments cover?

Medical payments coverage helps pay for your expenses if you're injured in a motorcycle wreck, regardless of who's at fault. Medical payments coverage may help pay for:

- Hospital visits
- Surgery and X-rays
- Ambulance and emergency medical technician fees
- Professional nursing services
- Health insurance deductibles and co-pays

Medical payments coverage is optional on a motorcycle insurance policy. Ask your insurer about adding it to your policy to help protect you and your passengers.

What does PIP cover?

PIP may help cover you and your motorcycle passenger if you're injured in an accident, regardless of who caused the accident, depending on your state's laws. PIP, sometimes called no-fault insurance, is only available as part of a motorcycle insurance policy in a handful of states.

PIP may help pay for your medical expenses, lost income, and even funeral expenses, after a motorcycle accident. Check with your insurance company to see whether PIP is available where you live.

Is my motorcycle passenger covered?

Yes, for both medical coverage and PIP, passengers are typically covered for the same expenses mentioned above. Check with your insurer to see what your passengers coverage limits are.

Uninsured and underinsured motorist bodily injury coverage

Another thing to consider is if you're hit by a driver who's uninsured or doesn't have enough insurance to cover your bills. That's where this coverage comes in. It can help pay for your medical treatment and lost wages if you're injured in an accident caused by an **uninsured or underinsured driver**.

Some motorcycle insurance policies may also include coverage for **uninsured motorist property damage**, which helps pay for repairs to your bike if it's damaged by an uninsured driver. Otherwise, it may be available as an additional coverage.

Have questions about your motorcycle insurance options? Speak with your insurer for more information about coverage and limits that are right for you and your new bike.

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