I.I.I. Encourages Motorcycle Enthusiasts To Get Revved Up With The Proper Insurance Coverage

Bikers To Check Out New Rides And Gear At New York Motorcycle Show, December 9 ?11

December 8, 2016

SHARE THIS

• DOWNLOAD TO PDF

SPONSORED BY

FOR IMMEDIATE RELEASE New York Press Office: (212) 346-5500; media@iii.org

NEW YORK, December 8, 2016? While surveying the motorcycles on display at the New York Motorcycle Show this weekend, keep in mind that motorcyclists who travel on public roads or highways need an insurance policy that meets their state?s requirements as well as their individual needs, according to the Insurance Information Institute (I.I.I.).

?Motorcycle insurance coverage can be purchased as either a stand-alone policy or as an endorsement to a personal automobile policy,? said Michael Barry, vice president, Media Relations, at the I.I.I.

Insurers will be among the exhibitors at the Progressive International Motorcycle Show, to be held between Friday, December 9, and Sunday, December 11, 2016, at the Jacob K. Javits Convention Center, 655 West 34 th Street, New York City.

As with cars, some insurance coverages are required for motorcyclists whereas others are optional.

1. **Required coverages**: Most states require motorcyclists to carry a minimum amount of liability insurance, to cover bodily injury and property damage costs caused to other people involved in an accident. In addition, uninsured/underinsured (UI/UIM) motorist coverage is recommended, or even required, in many states as part of a motorcyclist?s insurance policy to cover expenses for damage caused by another driver who does not have insurance or whose insurance is inadequate.

The mandatory minimum liability limits for these coverages in states where they are required for motorcyclists are generally similar to those required for automobiles.

1. Optional coverages:

- a) Collision?covers damage resulting from a collision with another vehicle, an object or as a result of flipping over.
- b) Comprehensive?covers damage caused by events such as fire, flood, falling objects, theft or vandalism.
- c) First-party medical coverage?covers your own medical expenses if they were incurred in an accident while operating your motorcycle.
- c) Emergency road service?covers towing and roadside assistance costs.
- d) Accessories and customization?covers the repair or replacement of accessories, like helmets and safety jackets, and customized equipment added to the motorcycle after purchase, such as exhaust pipes, saddle bags, and seats.

Beyond the types and amount of coverage purchased, several other factors will also affect how much you pay for motorcycle insurance, including:

- Your age and driving record
- Where you live
- The model, make and horsepower of your motorcycle
- Where you store and drive your motorcycle

RELATED LINKS

Issues Update: Motorcycle Crashes

Facts and Statistics: Motorcycle Crashes

The I.I.I. has a full library of educational videos on its You Tube Channel. Information about I.I.I. mobile apps can be foundhere.

THE I.I.I. IS A NONPROFIT, COMMUNICATIONS ORGANIZATION SUPPORTED BY THE INSURANCE INDUSTRY.

Insurance Information Institute, 110 William Street, New York, NY 10038; (212) 346-5500; www.iii.org

Back to top