

# Spring Is Motorcycle Season; And Time to Check Your Bike Has the Right Insurance Coverage

## What You Need to Know About Protecting Your Ride

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**NEW YORK, March 17, 2016** – Marking the start of spring, motorcycle enthusiasts gathered this month at a rally in Daytona Beach, Florida, and will do so again in June in Johnstown, Pennsylvania. But do they have the right insurance coverage? Motorcycle insurance is a must for any avid biker, according to the Insurance Information Institute (I.I.I.).

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“Auto insurers often offer motorcycle insurance coverage as either a stand-alone policy or an endorsement to a personal automobile policy,” said Michael Barry, vice president, Media Relations, at the I.I.I.

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Like auto insurance, some coverages are required for motorcyclists; others are optional.

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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 policy to cover expenses for damage were caused by another driver who either does not have insurance, or whose insurance is inadequate.

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

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1. **Optional coverages:**
  - a) Collision covers damage resulting from a collision with another vehicle, an object or as a result of flipping over.

- b) Comprehensiveâ€™ covers damage caused by events such as fire, flood, falling objects, theft or vandalism.
- c) First-party medical coverageâ€™ covers your own medical expenses if they were incurred in an accident while operating your motorcycle.
- c) Emergency road serviceâ€™ covers towing and roadside assistance costs.
- d) Accessories and customizationâ€™ 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.

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Beyond the types and amount of coverage purchased, several 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

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