



NW Insurance Council

Media Advisory

Contact:

Kenton Brine, President
Sandi Henke, Communications Director
NW Insurance Council
Phone: (206) 624-3330 / (800) 664-4942

Release Date: July 25, 2019

kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
Follow at [Twitter/nwinsuranceinfo](https://twitter.com/nwinsuranceinfo)
[Facebook/NWInsuranceCouncil](https://www.facebook.com/NWInsuranceCouncil)

Heads-up, bikers! Washington’s mandatory auto insurance law will also apply to motorcycles beginning July 28

SEATTLE, July 25, 2019 – Helmet? Check. Gloves? Check. Leathers? Check. At least \$25,000 in auto liability insurance? Wait...what?!

For many years in Washington state, vehicles on the state’s roadways have been required to have and carry proof of a minimum amount of liability insurance, or proof of a bond in the same required amount. Motorcycles, however, have been exempt from the state’s mandatory auto liability insurance law. Until now, that is.

A law enacted by the state Legislature during the 2019 session eliminates the exemption for motorcycles, effective July 28.

“All but one state in the nation – New Hampshire – have laws requiring drivers to have a minimum amount of coverage to help pay the cost of injuries or damage done to others in the event of an accident,” said Kenton Brine, NW Insurance Council President. “This year, Washington legislators added the same insurance requirement for all motorcycles.”

Washington’s mandatory auto liability insurance law is administered by the [Washington State Department of Licensing](#) (WA DOL). The [law requires](#) all drivers (including all motorcycles riders starting Sunday, July 28) to:

- Carry liability insurance with liability limits of at least

- \$25,000 for injuries to or death of another person resulting from a motor vehicle crash
 - \$50,000 for injuries to or death of all others resulting from a motor vehicle crash
 - \$10,000 for damage to another person's property resulting from a motor vehicle crash;
- Apply for a certificate of deposit to cover the same amount from the WA DOL;
 - Have a liability bond of at least \$60,000 filed by a surety bond company that is authorized to do business in Washington state; or
 - Self-insure (if you have 26 or more vehicles and are approved by the WA DOL).

The law does not include motor scooters, mopeds, or other vehicles already exempt under current law. Failure to have liability insurance can result in a fine of \$550 or more.

So, what should bikers be doing now, as the law takes effect in just a few days?

“Shop around now, for the best coverage at the right price that fits what and how you ride,” Brine said. “There are dozens of companies writing motorcycle insurance coverage - many offering different options, and some specializing in vintage or custom bikes. Just like motorcycles and riders, insurance policies are not all the same.”

Brine said that motorcyclists will want to consider [“the big five” coverages](#) when shopping for insurance:

- **Liability** (for injuries/damage done to others)
- **Collision** (for damage to your bike when you collide with an object like a guard rail or tree)
- **Comprehensive** (for damage to your bike done by storms, falling limbs, thieves or hitting an animal on the road)
- **Uninsured/Underinsured Motorist** (for injuries or damage to you done by an uninsured or underinsured driver)
- **Personal Injury Protection** (“PIP” coverage, to help pay for physical injuries you or your passengers suffer due to a crash, regardless of fault)

Other considerations for motorcycle riders shopping for coverage are things like towing and/or mechanical breakdown coverage and rental reimbursement if your bike breaks down or needs repairs due to a crash. Also, compare policies from different companies for price and for discounts. Often, insurers will offer discounts if the policyholder has multiple vehicles insured, or if the consumer also has a homeowners insurance policy with the same company.

“Start with a call to your insurance company or insurance agent,” Brine said. “Let them know about your motorcycle and your riding habits so they can assist in finding you the right coverage for the best price.”

For more information about motorcycle and motor vehicle insurance, visit us at www.nwinsurance.org.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

###