



NW Insurance Council

Consumer Alert

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Going for a motorcycle ride? Keep safety top of mind and make sure you have insurance coverage

BOISE, May 20, 2020 – It’s motorcycle season and bikers are cruising Northwest roads and highways again for some much-needed fun. If you plan to ride, it’s important to keep safety top of mind and make sure you have the right insurance coverage to help protect yourself, others and your motorcycle.

In 2018, there were 38 motorcyclist fatalities in Idaho, according to [the Idaho Transportation Department](#). And a recent report by the [Washington Traffic Safety Commission](#) (WTSC) found an alarming increase in deadly motorcycle crashes this year in Washington state, even though there was less traffic on roadways because of COVID-19. In April, over half of Washington’s statewide traffic deaths were motorcycles riders.

“It’s popular these days to talk about those we’re closest to as our ‘ride-or-die’ friends, but no one wants to take that literally on a motorcycle,” said NW Insurance Council President. “Riders must have focus and skill at all times – and these days, they must also carry liability insurance. So, our message to riders is be safe, be alert, and be insured.”

Fortunately, [motorcycle insurance](#) is widely available, either as an endorsement to a personal [automobile policy](#) or as a stand-alone policy.

Insurance Coverage

To determine the best motorcycle coverage for you, it's important to understand the available options:

- **Liability Insurance** – Currently, all but one state (New Hampshire) requires a minimum amount of liability insurance to cover bodily injury and property damage that you may cause to other people in an at-fault accident.
- **Collision Coverage** – Covers damage to your motorcycle from a collision, regardless of fault, and usually covers the resale value of the motorcycle before the loss occurred.
- **Comprehensive or Other than Collision Coverage** – Pays for damage caused by an event other than a collision. This includes fire, vandalism or theft. According to the [National Insurance Crime Bureau](#) (NICB), 41,674 motorcycles were stolen in 2018.
- **Additional or Optional Equipment Coverage** - Is needed for accessories such as chrome parts, sidecars or custom paint jobs. Most comprehensive and collision coverage pays to replace only the factory standard parts on your motorcycle.
- **Uninsured/Underinsured Motorist Coverage** – Covers damage to you and your property caused by a driver or rider who does not have insurance or does not have enough insurance to cover your damages. This coverage typically pays for medical treatment, lost wages and damage to your motorcycle.
- **Personal Injury Protection (PIP)** - Covers accident-related medical expenses up to your policy limits for such things as doctor's visits, dental care, hospital stays and lost wages, for example. The availability of PIP coverage for motorcyclists varies from state to state, however. Contact your insurance company or agent to find out if PIP coverage is available to you.

- **Discounts** - Keep in mind that many insurance companies offer discounts from 10 to 15 percent for graduates of training courses, such as the [Motorcycle Safety Foundation \(MSF\)](#) rider course.

Check with your insurance agent or company to learn more about motorcycle insurance options or to make sure you understand your current coverage.

Also, just because there is less traffic on the roads because of COVID-19 doesn't mean safety can take a back seat. NW Insurance Council urges motorcycle riders and all drivers to drive safely at all times.

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.

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