



NW Insurance Council

Consumer Alert

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Release Date: 07-13-2022

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It's motorcycle season: More focus needed on safety and insurance from all drivers

Extra patrols deployed in WA to encourage motorcycle safety

What to Know

- *In 2020, 5,579 motorcyclists were killed in traffic crashes. One of the primary contributing factors to motorcycle fatalities is excessive speed, according to the National Highway Traffic Safety Administration ([NHTSA](#)).*
- *Motorcycles make up only 3 percent of registered Washington vehicles, but have accounted for 15 percent of all traffic fatalities over the last five years, according to the [Washington Traffic Safety Commission](#).*
- *[Motorcycle insurance](#) is widely available, either as an endorsement to a personal [automobile policy](#) or as a stand-alone policy.*

SEATTLE, WA, July 13, 2022 – Now that summer is in full swing more motorcycles are cruising roadways. If you ride, it's imperative to keep road safety top of mind to help prevent a tragic crash. And if you're driving a four-wheeled (or more) vehicle, it's time to sharpen your focus and share the road with motorcyclists. Making sure you have the right insurance coverage to help protect you financially is important as well.

Motorcycles make up only 3 percent of registered vehicles in Washington state, but have accounted for 15 percent of all traffic fatalities over the last five years, according to the [Washington Traffic Safety Commission](#) (WTSC).

Nearly half of all fatal motorcycle crashes occur in July, August and September. To help reduce fatalities and encourage safe riding, extra patrols are now on duty in select counties across the state through July 24.

“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 use focus and skill at all times – and under recently-enacted laws, they must also carry liability insurance. Our message to riders is: ride safe, ride alert, and ride insured.”

[Motorcycle insurance](#) is widely available, either as an endorsement to a personal [automobile policy](#) or as a stand-alone policy. To determine the best motorcycle coverage for you, it’s important to understand the available options:

- **Liability Insurance** – If you’re riding in Washington, state law requires [all motorcycle riders](#) to carry 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), nearly 41,000 motorcycles were stolen in 2019.

- **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.

For more information about Property & Casualty 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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