



NW Insurance Council

Consumer Alert

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Motorcycle thefts are on the rise, NICB reports. Is your policy protecting your ride?

What to Know

- *Motorcycle thefts are up 26 percent* in the U.S. since 2019, according to the National Insurance Crime Bureau ([NICB](#)).
- *NICB reports that of the nearly 52,000 motorcycles stolen* in 2021, only 42 percent were recovered.
- *[Motorcycle insurance](#) is widely available*, either as an endorsement to a personal [automobile policy](#) or as a stand-alone policy.

BOISE, ID, August 16, 2022 – A new report by the [National Insurance Crime Bureau](#) (NICB) shows that motorcycle thefts have increased nationwide for the second year in a row, and less than half of the nearly 52,000 motorcycles stolen in 2021 were found. If you own a motorcycle, making sure you have the right insurance coverage will help protect you financially if your ride is stolen.

The theft of all types of motor vehicles surged in 2021, according to NICB, including motorcycles. The top five motorcycle manufacturers most frequently stolen include Honda, Yamaha, Kawasaki, Harley-Davidson and Suzuki.

“Riders know that helmets help protect the head and leathers help protect the body, but what protects the rider if their motorcycle is stolen? The answer, of course, is insurance,” said NW Insurance Council President Kenton Brine. “So, it’s a good idea to ask your insurance agent or company about the right coverage to repair or replace your bike if you become a victim of motorcycle theft.”

Motorcycle Insurance Coverage

The good news is motorcycle owners who include optional Comprehensive Coverage in their insurance policy are covered if their ride is stolen

[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, Oregon or Idaho, state law requires [all motorcycle riders](#) to carry liability insurance (or proof of a bond or other means to compensate others injured in a collision that is determined to be your fault). Currently, all but one state (New Hampshire) have similar requirements.
- **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), 51,291 motorcycles were stolen in 2021.

- **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.

Preventing Motorcycle Theft

To prevent your motorcycle from being stolen, here are a few tips from NICB:

- Park in well-lit areas, lock your ignition and remove your keys.
- Lock your motorcycle at all times, even when it’s stored in a garage.
- Consider investing in an alarm system.
- Don’t store your title in your motorcycle’s storage compartment.
- Place unique markings on your motorcycle and take photos. If your motorcycle is stolen the marking can help identify your bike.
- Don’t walk away from your motorcycle while it’s idling. Doing this will make it a prime target for thieves.

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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