



# Motorcycle Insurance

Coverage options for motorcycle insurance are like the standard ones found in auto insurance. In addition to liability and uninsured/underinsured motorist coverage, most insurers offer these options.

## **Bodily injury and property damage liability (BI/PD)**

*Pays for damages to other vehicles and injuries to others if you're liable in a motorcycle accident, as well as legal expenses if you're sued. Bodily injury coverage is mandatory in almost every state.*

**Example:** *You're at fault in an accident with another motorcycle, injuring the rider and damaging their bike. We'll pay for both the rider's injuries and damages to their bike up to your policy's limits.*

## **Uninsured/underinsured motorist (UM/UIM)**

*What happens if someone who doesn't have insurance hits you? Sometimes, they'll pay out of pocket for damages. But if they can't, UM/UIM pays for your medical bills, damages to your motorcycle, and lost wages if you can't work.*

**Example:** *You're blindsided by a driver with no insurance and no way to pay for the injuries they've caused. UM/UIM coverage will pay for your injuries up to the limits of your policy.*

## **Comprehensive and collision**

*Comprehensive pays to repair or replace your motorcycle if it's stolen, vandalized or damaged in a fire or collision with an animal. Collision coverage pays to repair or replace your bike if its damaged in an accident. You'll be able to choose your deductible amount for comprehensive and collision.*

**Example:** You're in a collision with a deer and your motorcycle is totaled. Comprehensive coverage will pay for the actual cash value of the bike, minus any deductible.

### **Medical payments**

Pays for you and your passengers' medical bills if you're in an accident, regardless of fault.

**Example:** You fall off your bike and break your arm. Unfortunately, you don't have health insurance, but your policy's medical payments will cover your medical bill up to specified limits.

Source: Progressive Insurance, 2019



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