

# IMPORTANT INSURANCE INFORMATION FOR MOTORCYCLISTS

## HEY RIDER – LET’S TALK INSURANCE (YEAH, IT’S IMPORTANT!)

We know you’d rather be out on the open road than thinking about insurance paperwork—but if you’re ever in an accident, the last thing you want is to find out your coverage isn’t cutting it. That’s where we come in. As Indianapolis-based personal injury attorneys who work with motorcyclists every day, we’ve seen how the right coverage can make all the difference. This flyer breaks down what you really need to have in place with your motorcycle insurance to protect yourself, your bike, and your future. It’s quick, it’s easy, and it could save you a massive headache later. Let’s make sure you’re covered the right way.

## WHAT EVERY RIDER SHOULD KNOW ABOUT MOTORCYCLE INSURANCE

### WHO’S COVERED TO RIDE?

If someone else in your household is going to ride your bike, make sure they’re listed on your policy. Don’t assume coverage automatically applies just because they live with you.

### GOT A BIKE? GET IT ON THE POLICY.

If you own a motorcycle, make sure it’s specifically listed on your insurance policy. If it’s not listed, it may not be covered.

### UNDERSTANDING INSURANCE LIMITS

Your policy limits are the maximum the insurance company is obligated to pay—not what you actually need. If damages exceed your limits, you could be personally responsible for the difference.

### THE TRUTH ABOUT “FULL COVERAGE”

Spoiler alert: there’s no such thing as “full coverage.” People usually mean a combo of liability, collision, and comprehensive coverage. It sounds complete—but check the details. “Full” doesn’t mean unlimited.

## PROTECT YOUR INVESTMENT

### MAKE IT EASIER TO PROVE YOUR BIKE’S VALUE IF SOMETHING HAPPENS:

- Take detailed photos regularly
- Keep receipts for parts and upgrades
- Save records from any shop work
- Maintain a log of DIY repairs or improvements (what you did, when, and what parts were used)

### GOT CUSTOM PARTS? MAKE SURE THEY’RE COVERED.

If you’ve upgraded your ride with custom parts or accessories, your standard motorcycle insurance might not cover the full value. Customization can significantly increase the cost to repair or replace your bike—make sure your policy reflects that. Ask your provider about additional coverage to protect your investment and ride with peace of mind.

## BREAKDOWN OF KEY COVERAGE TYPES

### BODILY INJURY LIABILITY

- Covers injuries you cause to others in an accident.
- Pays for medical bills, lost wages, and pain & suffering—up to your policy limit.
- If damages exceed your coverage, you may be financially responsible for the rest.

### PROPERTY DAMAGE LIABILITY

- Covers damage you cause to someone else's vehicle or property (phones, car seats, etc.).
- Like bodily injury, anything above your policy limit could come out of your pocket.

### MEDICAL PAYMENTS (MEDPAY)

- Covers your medical bills after an accident, no matter who caused it.
- This “no-fault” coverage kicks in right away, but usually has time limits for using it.

### COMPREHENSIVE COVERAGE

- Pays to repair or replace your bike from non-collision events: theft, fire, vandalism, hail, debris, etc.

### COLLISION COVERAGE

- Covers repairs to your bike after an accident—regardless of who's at fault.
- Includes deductible details and how claims are processed.

## UNINSURED / UNDERINSURED

### UNINSURED MOTORIST (UM) BODILY INJURY

- Protects you if the at-fault driver has no insurance.
- Covers your medical expenses, lost wages, and pain & suffering.
- We strongly recommend at least \$250,000 in UM coverage.

### UNDERINSURED MOTORIST (UIM) BODILY INJURY

- Kicks in when the at-fault driver's insurance isn't enough to cover your damages.
- Fills the gap between their limit and your actual losses, up to your UIM limit.
- Important: Specific steps must be followed to preserve your right to use this coverage.
- We strongly recommend at least \$250,000 in UIM coverage.

### UM/UIM PROPERTY DAMAGE

- Covers your bike if the at-fault driver has little or no insurance.
- Note: Exclusions may apply (e.g. hit-and-runs, no-contact accidents).