

INSURANCE TIPS

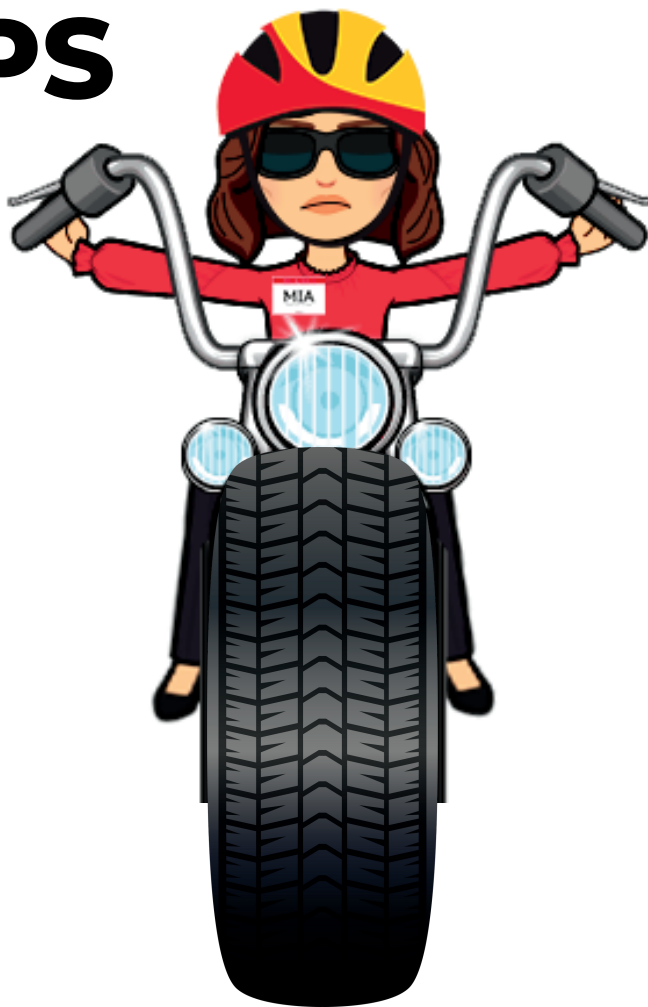
MOTORCYCLE INSURANCE

WHAT IS A MOTORCYCLE?

The Transportation Article of the Maryland Code defines a motorcycle as a motor vehicle with **all** of the following characteristics:

- motive power
- a seat or saddle for the use of the rider
- designed to travel on no more than three wheels and at speeds exceeding 35 miles per hour
- of a type required to comply with safety standards applicable to motorcycles under federal law

Additionally, any auticycle is also included within the definition of motorcycle. An **autocycle** is a vehicle that has two front wheels and one rear wheel, has a steering wheel, has permanent seats, has foot pedals, and is manufactured to comply with federal motorcycle safety standards.



IS MOTORCYCLE INSURANCE THE SAME AS AUTOMOBILE INSURANCE?

Motorcycle insurance is **similar** to auto insurance. It provides liability coverage in the event you are involved in a loss in which you are found to be at fault and damage someone else's property or injure another. It can also provide coverage for damage or loss of your motorcycle. You may also wish to purchase additional coverages such as coverage for any equipment or customization on your motorcycle and roadside assistance.

DO I HAVE TO PURCHASE MOTORCYCLE INSURANCE?

Maryland law requires you purchase liability insurance in order to register your motorcycle and obtain tags. Additionally, if you have financed the purchase of your motorcycle, your lender may require you purchase comprehensive (other than collision) and collision coverage.





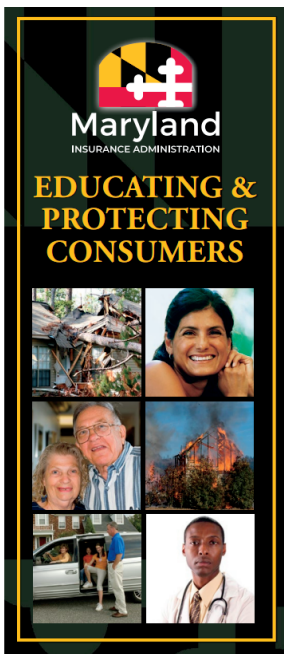
HOW MUCH MOTORCYCLE INSURANCE DO I NEED?

Maryland requires you carry minimum liability limits of \$30,000 per person, \$60,000 per occurrence of bodily injury and \$15,000 property damage coverage. You must also carry at least these minimum limits of uninsured motorist property damage and bodily injury coverage. You may purchase higher amounts of coverage. Speak with your insurance producer (also known as an agent or broker) or insurer to help you determine how much coverage will best fit your needs.

HOW MUCH WILL MOTORCYCLE INSURANCE COST?

There are many factors used when calculating the amount of your premium. To determine how much motorcycle insurance will cost you, speak with an insurance producer or an insurer for a quote. For a list of insurers selling motorcycle insurance, visit our website at: www.insurance.maryland.gov.

ABOUT THE MARYLAND INSURANCE ADMINISTRATION



The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in Maryland. If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. The MIA can investigate complaints that an insurer or insurance producer has:

- Denied or delayed payment of all portions of a claim
- Improperly terminated your insurance policy
- Raised your insurance premiums without proper notice or in excess of what the law allows
- Made false statements to you in connection with the sale of insurance or the processing of insurance claims
- Overcharged you for services, including premium finance charges

Contact the Maryland Insurance Administration at:

200 St. Paul Place, Suite 2700

Baltimore, Maryland 21202

410-468-2000 | 800-492-6116 | 800-735-2258 TTY



<https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>



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