



Motorcycle Insurance FAQs

As of July 15, 2020

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, and of a type required to comply with safety standards applicable to motorcycles under federal law.

Additionally, any autocycle 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 ,