**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 autocycle is also included within the definition or 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.
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 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

This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific insurance policy or contract, nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide. Please note that policy terms vary based on the particular insurer and you should contact your insurer or insurance producer (agent or broker) for more information. This publication has been produced by the Maryland Insurance Administration (MIA) to provide consumers with general information about insurance-related issues and/or state programs and services. This publication may contain copyrighted material which was used with permission of the copyright owner. Publication herein does not authorize any use or appropriation of such copyrighted material without consent of the owner. All publications issued by the MIA are available free of charge on the MIA’s website or by request. The publication may be reproduced in its entirety without further permission of the MIA provided the text and format are not altered or amended in any way, and no fee is assessed for the publication or duplication thereof. The MIA’s name and contact information must remain clearly visible, and no other name, including that of the insurer or insurance producer reproducing the publication, may appear anywhere in the reproduction. Partial reproductions are not permitted without the prior written consent of the MIA. Persons with disabilities may request this document in an alternative format. Requests should be submitted in writing to the Director of Communications at the address listed above.