Motorcycle Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Motorcycle insurance covers your bike, your gear and your liability on the road. Riders face higher injury risk than drivers, so medical and uninsured motorist coverage matter more on a bike than in a car. We compare carriers that specialize in motorcycles, from cruisers and sport bikes to touring and custom builds, including lay-up options for the off-season.

WHAT'S COVERED

Liability
Injuries and property damage you cause to others.

Uninsured motorist
Your injuries caused by an uninsured driver.

Towing and roadside
Help when you break down.

Passenger liability
Injuries to a passenger riding with you.

Physical damage
Collision, fire, theft and vandalism to your unit.

Accessories and gear
Custom parts, gear and equipment.

Seasonal lay-up
Reduce coverage during the months the bike is stored.

Good to know
Rider safety courses, anti-theft devices and multi-bike policies earn discounts.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Racing and track days unless endorsed
- × Wear and tear

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Year, make, model and VIN / serial number
- Operators' names, dates of birth and experience
- Where the unit is stored
- Rider safety course certificate

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/motorcycle/

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