

# **Motorcycle Insurance Coverage: What You Need to Know Before You Go (and Get on Your Bike and Ride)**

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# Who is Motorcycle Mike ESQ?

- Awarded Super Lawyer status by Thomson Reuters for the past 10 years, and the highest rating of “AV Preeminent” by Martindale Hubbell yearly for legal ability and ethical standards.
- Former President of the New York State Trial Lawyers’ Association, the largest state-wide trial lawyers organization in the United States.
- Practicing law since 1985. In over 30 years of practicing personal injury law in New York, has never been sued by a client nor even had a grievance filed against him.
- Current Mayor of Old Field, Long Island (re-elected 5 times and counting).
- Most importantly, a lifelong Harley Davidson rider and current owner of a Road Glide Custom.
- One of Long Island’s most knowledgeable and effective attorneys in motorcycle accident cases.

# Motorcycle Mike's Community Involvements

- Dedicated supporter of the New York motorcycle community, and sponsor of many charity runs every year.
- Member of Long Island ABATE.
- Has recovered millions of dollars for injured riders.
- Host of the yearly Motorcycle Mike ESQ Poker Run, which has supported veterans charities such as The Jacob's Light Foundation, and Paws of War, Canine Companions for Independence.
- Participates in many rides and events, and is always available to answer any legal questions riders may have.

# Have You Looked at Your Coverage Lately?

- When was the last time you looked (or glanced) at your motorcycle insurance policy?
- Do you even have a clue about your coverage?
- Do you know what parts of your policy protect you in the event that you are hurt?
- Do you know whether the coverage that you have is adequate?
- **These are questions that you MUST be able to answer!**

# Some Examples of What I've Seen Over the Years

Kevin B. – Below the knee left leg amputation

Ron S. – Above the knee left leg amputation

Sid H. – Multiple fractures of leg with degloving injuries

Vinny P. – Traumatic brain injury

Dave M. – Multiple facial fractures and brain injury

Sean D. – Death

Brett R. – Death

# The Declaration Page

- Everything that you might need to know about your policy is on this page. You should find yours and look it over if you haven't recently.

## Motorcycle Insurance Coverage Summary

This is your revised Renewal Declarations Page

### Your policy period has changed

**PROGRESSIVE**  
MOTORCYCLE

1-800-PROGRESSIVE (1-800-776-4737)  
For customer service and claims service,  
24 hours a day, 7 days a week.

**Policy number:**

Underwritten by  
Progressive Direct Insurance Co.  
October 28, 2016  
Policy Period: Oct 27, 2016 - Oct 27, 2017

[progressive.com](http://progressive.com)

**Online Service**

Make payments, check billing activity, update  
policy information or check status of a claim.

Your coverage began on October 27, 2016 at 12:01 a.m. This policy expires on October 27, 2017 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 5979 NY (11/10). The contract is modified by forms A135 NY (11/13) and Z709 NY (09/08).

### Drivers and household residents

	Age	Gender	Marital Status
[REDACTED]	30	Male	Single
Additional Information:	Named insured		

### Outline of coverage

2001 Honda CBR929RR Engine displacement: 929 cc's VIN [REDACTED] Garaging Zip Code: 11784	Units	Deductible	Premium
<b>Liability To Others</b>			
Bodily Injury Liability Includes Supplemental Spousal Liability Coverage	\$25,000 each person/\$50,000 each accident		\$71
Property Damage Liability	\$10,000 each accident		40
Wrongful Death Coverage	\$50,000 each person/\$100,000 each accident		Included
Mandatory Pedestrian Personal Injury Protection	\$50,000 each person	\$0	3
Aggregate Pedestrian No-Fault Benefits	\$50,000		
Death Benefit	\$2,000		
Maximum Monthly Work Loss	\$2,000		
Other Reasonable & Necessary Expenses (per day)	\$25		
Mandatory Uninsured Motorist	\$25,000 each person/\$50,000 each accident		39
<b>Total premium for 2001 Honda</b>			<b>\$153</b>

# This is an Example of a REALLY CRAPPY Motorcycle Policy

## Outline of coverage

**2001 Honda CBR929RR** Engine displacement: 929 cc's

VIN JH2SC44061M106505

Garaging Zip Code : 11784

Limits

Deductible

Premium

### Liability To Others



Bodily Injury Liability

\$25,000 each person/\$50,000 each accident

\$71

Includes Supplemental Spousal Liability

Coverage

Property Damage Liability

\$10,000 each accident

40

Wrongful Death Coverage

\$50,000 each person/\$100,000 each accident

included

Mandatory Pedestrian Personal Injury Protection

\$50,000 each person

\$0

3

Aggregate Pedestrian No-Fault Benefits

\$50,000

Death Benefit

\$2,000

Maximum Monthly Work Loss

\$2,000

Other Reasonable & Necessary Expenses (per day)

\$25



Mandatory Uninsured Motorist

\$25,000 each person/\$50,000 each accident

39

Total premium for 2001 Honda

\$153

\$25k per person and \$50k per occurrence is significantly lower than ideal. It is irresponsibly low coverage, and the minimum allowed in New York State.

# Supplementary Underinsured Motorist

- This is the most important part of any motorcycle (or even automobile) insurance policy. This coverage protects you in the event that you are injured by a driver having a really bad policy. It is coverage from *your* insurance carrier to compensate you for your pain and suffering when the other driver's policy is inadequate to do so.
- The minimum amount of SUM coverage available is typically \$25,000, but this is typically pathetically inadequate.
- In the case of the policy we've been looking at (the really crappy one), you would want SUM coverage of substantially more than \$25,000. If you were to break a leg and had to have surgery, would you be satisfied with \$25,000 of compensation for your pain and suffering? Not a chance.
- When you check your policy, and you see that you do not have sufficient SUM coverage, You need to **fix that immediately**. Call your insurance broker/carrier and insist on significantly more SUM coverage.

# This is an Example of a KICK ASS Motorcycle Policy

## Outline of coverage

2012 H-D ROADGLIDE Engine displacement: 1690 cc's

VIN 1HD1KHM12CB675159

Garaging Zip Code : 11733

	Limits	Deductible	Premium
Liability To Others			\$494
→ Bodily Injury and Property Damage Liability Includes Supplemental Spousal Liability Coverage And Guest Passenger Covg. Wrongful Death Coverage	\$500,000 combined single limit each accident \$50,000 each person/\$100,000 each accident		included
Mandatory Pedestrian Personal Injury Protection	\$50,000 each person \$2,000 Death Benefit	\$0	3
Optional Basic Economic Loss	\$25,000 each person		10
Aggregate Pedestrian No-Fault Benefits	\$75,000		
Death Benefit	\$2,000		
Maximum Monthly Work Loss	\$2,000		
Other Reasonable & Necessary Expenses (per day)	\$25		
→ Supplementary Uninsured/Underinsured Motorist	\$500,000 combined single limit each accident		432
Comprehensive		\$1,000	367
Collision		\$1,000	325
Custom Parts and Equipment	\$1,000 or Actual Cash Value	\$100	free
Roadside Assistance			included
<b>Total 12 month policy premium</b>			<b>\$1,631</b>

Here we have another declaration page which represents a policy with suitable coverage. Note the bodily injury and property damage coverage which is significantly higher than the previous example, as well as the significantly increased SUM coverage.