



Riding a Motorcycle in Michigan

Michigan Department of Insurance and Financial Services Quick Facts

Anyone operating a motorcycle in Michigan must purchase liability coverage through a licensed insurer. Motorcycle insurance is not the same as the no-fault benefits you are required to purchase to operate an automobile. In fact, motorcycles are specifically excluded as a motor vehicle under Michigan's no-fault law and are not entitled to no-fault benefits except in certain accidents (see below). It is important to understand the differences between automobile and motorcycle insurance to ensure you are protected.

Definition of a Motorcycle

The Michigan Insurance Code defines a motorcycle as a vehicle with a saddle or seat, no more than three wheels, and has a motor that exceeds 50 ccs. A motorcycle does not include a moped or off-road vehicle.

Insurance Coverage

Liability coverage provides protection against bodily injury or death suffered by another person or damage your motorcycle does to other people's property.

Michigan law requires motorcyclists to purchase at least a minimal amount of liability coverage, which includes:

- \$50,000 for a person who is hurt/killed in an accident
- \$100,000 for each accident if several people are hurt/killed
- \$10,000 for property damage

Higher limits may be purchased to provide additional protection. Consider discussing your options with a licensed insurance agent or insurer.

An insurer selling a motorcycle policy in Michigan must offer the choice to purchase optional medical benefits. These medical benefits provide coverage to a motorcyclist if they are injured in an accident where no other insurance coverage is available. Medical benefits can be purchased in increments of \$5,000; however, the maximum amount of coverage available is up to each insurer.

Under the Michigan Vehicle Code, an individual operating a motorcycle is required to wear a helmet unless they carry at least \$20,000 of medical benefits coverage. In addition, a motorcyclist must have at least \$20,000 of medical benefits for each rider choosing not to wear a helmet, unless the rider carries their own medical benefits coverage of at least \$20,000.

An insurer may offer other optional coverages, such as collision and comprehensive coverage, to insure physical damage to the motorcycle. Discuss your options with a licensed insurance agent or insurer.

Coverage in the Event of an Accident

If a motorcyclist is injured in an accident involving an insured motor vehicle, the motorcyclist is entitled to receive Personal Injury Protection (PIP) benefits from the insurer of the motor vehicle. PIP medical benefits pay allowable expenses for medical care, recovery, rehabilitation, wage loss, and replacement services, up to the PIP coverage limit on the motor vehicle's auto policy. PIP coverage also includes some funeral expenses and survivor's benefits, which are paid to dependents of a motorcyclist if injuries from an accident result in their death.

If, after a crash involving a motor vehicle, no PIP coverage is available, motorcyclists are eligible for up to \$250,000 in PIP benefits from the Michigan Assigned Claims Plan (MACP). The MACP is a statutorily created organization, which provides assistance to people injured in an accident involving a motor vehicle when there is no automobile insurance coverage available.

If a motor vehicle is not involved in the accident, an injured motorcyclist would seek benefits through their health plan or the medical benefits purchased with their motorcycle insurance.

If you have questions about motorcycle insurance, the Department of Insurance and Financial Services (DIFS) is here to help.

About DIFS

The mission of the Michigan Department of Insurance and Financial Services is to ensure access to safe and secure insurance and financial services fundamental for the opportunity, security and success of Michigan residents, while fostering economic growth and sustainability in both industries. In addition, the Department provides consumer protection, outreach, and financial literacy and education services to Michigan citizens. For more information please contact DIFS at 833-ASK-DIFS or visit www.michigan.gov/DIFS.