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REPRESENTATIVE COVERAGES

AUTO | HOME | LIFE | MOTORCYCLE | RECREATIONAL | WATERCRAFT

NOT JUST INSURANCE, PEACE OF MIND

Motorcycle Insurance: What to Know in Michigan

Is No-Fault Insurance Available / Required?

- Motorcycles are specifically excluded as a motor vehicle under the no-fault law; therefore, motorcyclists are unable to purchase a no-fault policy that provides unlimited Personal Injury Protection (see December 2015 Newsletter) and are not directly eligible for unlimited medical and rehabilitation coverage.
- Motorcyclists are able to purchase medical payments or medical benefits coverage as a way to cover medical expenses in the event of an injury that does not involve a motor vehicle (see more below).

What is Required?

- Motorcyclists are required to purchase minimal liability coverage, which protects against liability for property damage, bodily injury, or death suffered by another person arising out of the use of a motorcycle.
- Liability coverage helps ensure that you are able to pay for any damages or injuries you cause to others in the event of a crash, but it does not pay for your personal injury medical expenses.
- Common types of bodily injury expenses are doctor visits, hospital stays, medications, physical therapy, etc.

Can You Collect No-Fault Benefits?

- Motorcyclists can only collect no-fault benefits under the Michigan Automobile No-Fault Insurance Law when the motorcyclist is involved in an accident with an insured motor vehicle.
- In this scenario, the motor vehicle's insurance company will pay unlimited medical benefits for the motorcyclist's injuries, regardless of who was at fault in the accident.

What are Medical Payments and Medical Benefits?

- Medical payments and medical benefits coverages provide benefits to a motorcyclist if they are injured in a motorcycle accident when no other motor vehicle insurance coverage applies, regardless of fault.
- Depending on your policy, medical coverage could either cease three years from the date of the accident or benefits could continue indefinitely.
- Medical payments and medical benefits coverages are not mandatory.

What is the No Helmet Law / Am I Required to Wear a Helmet?

- If certain conditions are met, Michigan law allows motorcyclists to decide for themselves whether or not to wear a helmet.
- To legally forego a helmet, a motorcycle operator must be at least 21 years old, hold at least $20,000 in medical coverage, and have either held a motorcycle endorsement for at least 2 years or have passed an approved motorcycle safety course.

How Can I Lower My Premium?

- **Buy less motorcycle**: more exotic bikes or bikes with bigger engines will cost more to insure than others.
- **Increase the deductible**: a higher deductible means a lower monthly payment.
- **Bundle your motorcycle insurance**: having your motorcycle, homeowners, and auto insurance with one insurer can save you money on all premiums.
- **Become trained and certified**: discounts are available for riders with a motorcycle license and also for riders who pass an approved motorcycle safety course at least every three years.

Sources: *Bankrate, DIFS, DMV, Progressive, Sinas / Dramis Law Firm, State of Michigan, and Trusted Choice.*
Note: *This information is designed to help you with your decision making, and it is not intended to provide advice. Contact a Provision Insurance Group representative today for assistance concerning the insurance options that are available.*

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How Do Medical Benefits Work for Michigan Motorcycle Insurance?

Mandatory Motorcycle Coverages	Optional Motorcycle Coverages	Type of Accident	Are Medical Benefits Covered?
Bodily Injury / Property Damage	None Purchased	Accident involving an insured motor vehicle.	Yes. They are covered by the motor vehicle involved in the accident.
		Accident involving a tree.	No. They are not covered.
	Medical Benefits / Medical Payments	Accident involving an insured motor vehicle.	Yes. They are covered by the motor vehicle involved in the accident.
		Accident involving a tree.	Yes. They are covered up to your limits, but depending on your policy, coverage could cease three years from the date of the accident.

Sources: *Bankrate, DIFS, DMV, Progressive, Sinas / Dramis Law Firm, State of Michigan, and Trusted Choice.*
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PROVISION INSURANCE GROUP IS AN INDEPENDENT, MICHIGAN-BASED AGENCY SPECIALIZING IN PERSONAL INSURANCE.

WE ARE DEDICATED TO FINDING THE BEST COVERAGE FOR YOU AND YOUR FAMILY THROUGH OUR ACCESS TO MAJOR COMPANIES.

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