

Choosing the Right Motorcycle Insurance

By [Denver personal injury lawyer Daniel R. Rosen](#)

Choosing the right motorcycle insurance policy is much like choosing the right motorcycle. You want it to fit your needs and lifestyle, but at the same time be within your budget. Although Colorado requires only \$25,000/\$50,000 in liability coverage, other types of coverage are usually optional. And requirements vary by state.



LIABILITY COVERAGE

Liability insurance is mandatory because it covers bodily injury and property damage to other people. It does not, however, cover you or your bike. When you purchase this type of insurance always ask if it also includes guest passenger liability. This protects anyone who may be riding with you as a passenger on your motorcycle. Even if this added protection is not included in the standard liability insurance that you are required to have, it is a good investment to go ahead and get it anyway.

COLLISION COVERAGE

Most people will also buy what is called collision insurance. This covers damages to your bike if you are in a motorcycle accident. When you have this type of insurance, your insurance carrier will pay for damages to your motorcycle, minus your deductible, as long as the damages were caused by a collision with another vehicle or object. Generally speaking, collision insurance covers the current book or market value of the motorcycle before the accident occurred.

COMPREHENSIVE COVERAGE

Comprehensive coverage pays for damages caused by an event other than a collision, such as fire, theft, or vandalism. However, just like collision coverage, your insurance company will pay for damages, minus your deductible, and will cover only the book or market value of the motorcycle.

Keep in mind that most comprehensive and collision coverage will cover only the factory standard parts on your motorcycle. If you decide to add on any optional accessories such as chrome parts, a custom paint job, trailers or sidecars, you should look into obtaining additional or optional equipment coverage.

MEDICAL PAYMENTS COVERAGE

Medical payments coverage pays for your medical expenses incurred as a result of [injuries suffered in an accident](#). This is extremely important, especially if you do not have health insurance.

UNINSURED/UNDERINSURED MOTORIST COVERAGE

Uninsured/underinsured Motorist Coverage covers damages to you and your property caused by another driver who either doesn't have insurance (uninsured) or doesn't have adequate insurance (underinsured) to cover your damages.

CONCLUSION

Choose the agent or company that's right for you. If you already have auto insurance, you can contact the same insurer. Otherwise, ask friends, relatives and co-workers where they bought their auto or motorcycle insurance. Your local motorcycle shop may have a company they refer customers to. You can also check local motorcycle magazines and newspapers for the names of insurance professionals advertising motorcycle insurance, or you can feel free to [contact my office](#) anytime.

About the Author:



Daniel R. Rosen is a [Colorado accident lawyer](#) with over 25 years experience handling tens of thousands of personal injury and accident cases. He specializes in [car accidents](#), [motorcycle accidents](#), dog bites, wrongful death, and premises liability cases. He is the owner and personal injury attorney at the Law Offices of Daniel R. Rosen, PC, with 10 locations throughout Colorado.