

UTAH MOTORCYCLE INSURANCE

I Minimum liability coverage

Utah law mandates that riders must have the following minimum motorcycle liability insurance:

- Bodily injury liability
 - \$25,000 per person
 - \$65,000 per accident (when multiple individuals are injured)
- Property damage liability
 - \$15,000 per accident
- Personal injury protection (PIP) coverage is not required for motorcycle riders but is highly recommended.
- This does not cover your injuries or damage to your bike but is for the damage inflicted on other parties in the accident.

I Proof of insurance

- Riders must always carry proof of insurance on their person when riding.
- Failure to provide proof of insurance when requested by a peace officer can result in the surrender of your registration.

- Fines will be no less than \$400 for the first time and no less than \$1,000 for subsequent violations within three years.
- To reinstate registration, you must:
 - Present evidence of ownership, such as the vehicle's title or registration card
 - Present picture identification
- Present one of the following as evidence of insurance coverage for the vehicle:
 - A current form SR-22 obtained from a Utah licensed insurance company or agent that shows proof of insurance coverage for the vehicle:
 - A current insurance policy; or a current insurance binder
 - A current insurance declaration
 - A current insurance card
- Pay a \$100 reinstatement fee.

Failure to provide proof of insurance when requested by a peace officer can result in the surrender of your registration

Ways your coverage can be voided

Doing the following can void your insurance:

- Racing
- Driving under the influence
- Using a non-street legal bike
- Letting an unlicensed rider use your bike

What can affect your insurance rates

- Your age, riding history, and credit score
- Bike type
- Where you live and park your motorcycle
- Riding seasonality (if you ride year-round or just seasonally)

Optional coverages

COVERAGE TYPE

WHAT IT COVERS

Comprehensive and collision

Damage to your bike from weather, vandalism, theft, or at-fault crashes

Uninsured/underinsured motorist

Injuries if the at-fault party lacks enough insurance

MedPay

Medical bills regardless of fault

Accessory coverage

Custom parts, gear, and audio systems

Roadside assistance and towing

Helps if your bike breaks down

Total-loss/Agreed value

Pays agreed full value in total-loss situation

