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A COMPLETE GUIDE TO MOTORCYCLE INSURANCE COVERAGE FOR RIDERS IN FLORIDA

LEGAL GUIDE

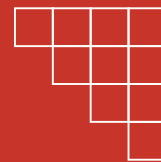


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1 PROTECTING YOURSELF AND YOUR RIDE: INTRO



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Florida is the land of endless sun, scenic ocean drives, and some of the most passionate motorcycle riders out there. But it's also the land of lenient motorcycle insurance requirements, where even the most careful riders can find themselves financially vulnerable if they're not properly insured. In Florida, motorcyclists enjoy a lot of freedom, but with that freedom comes serious responsibility, especially when it comes to protecting yourself on the road.

In this guide, we'll take you through everything you need to know about Florida's motorcycle insurance laws, the recommended coverages that go beyond minimum requirements, helmet laws and their insurance implications, and a quick FAQ to address common questions.

Whether you're a seasoned rider or just getting started, understanding how to protect yourself on Florida's roads is essential.

So sit back, rev your

engines, and let's make sure you're covered!



2 MOTORCYCLE INSURANCE LAWS IN FLORIDA



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Florida's motorcycle insurance laws are unlike those for regular vehicles. While most states require insurance for all vehicles, Florida is a bit of an outlier when it comes to motorcycles.

No PIP (Personal Injury Protection):

Motorcycles are not covered by Florida's no-fault insurance system, which mandates PIP for cars. This means if you're injured in an accident, you can't rely on PIP to cover medical expenses, even though Florida law requires it for cars. Unless you add separate medical coverage, you're on your own for medical bills in case of an accident.

Liability Coverage Isn't Required by Law:

While carrying liability insurance is legally required for cars, Florida doesn't extend this to motorcycles. But beware: if you're at fault in an accident, liability coverage can save you from out-of-pocket expenses for others' injuries or damages. Skipping this coverage might seem like a money-saver, but it can be a costly mistake if the unexpected happens.



The Financial Responsibility Law:

This is where things get serious. Though motorcycle insurance isn't mandatory, Florida's Financial Responsibility Law still applies to you. If you're found at fault in an accident, you could be required to cover all damages. Failing to do so can result in penalties like license suspension, or the requirement to carry SR-22 insurance, a more expensive form of liability insurance. Consider it Florida's way of reminding you that you're responsible for covering damages, even without upfront insurance requirements.



3 MINIMUM INSURANCE RECOMMENDATIONS FOR MOTORCYCLE RIDERS IN FLORIDA



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While it's true that Florida doesn't legally require motorcyclists to carry insurance, going without it could leave you in a serious financial bind if an accident occurs. Insurance isn't just a box to check off—it's a crucial layer of protection that can safeguard you from significant financial setbacks. Here's a closer look at the minimum coverages every Florida motorcyclist should consider:

01 BODILY INJURY LIABILITY

01

WHAT IT COVERS:

This type of coverage helps pay for injuries sustained by others if you're found at fault in an accident. Medical expenses can add up fast, especially with hospital stays, surgeries, and ongoing treatments that could follow a serious injury. If you don't have liability insurance, you may be personally responsible for covering those expenses out of pocket, which can quickly lead to financial hardship.



02

**RECOMMENDED
MINIMUM:**

In Florida, a typical starting point for bodily injury liability is \$10,000 per person and \$20,000 per accident. This minimum provides a basic level of coverage but may not be enough in a severe accident involving multiple people or extensive medical treatment. Many motorcyclists choose to increase their limits for added peace of mind, especially since lawsuits in Florida can result in judgments beyond these amounts.

03

**WHY IT
MATTERS:**

Without bodily injury liability, you could be on the hook for paying other people's medical bills, rehabilitation costs, and even pain and suffering damages if a lawsuit is filed. This coverage also offers protection for legal expenses if the injured party sues you for damages, potentially saving you thousands in legal fees.





02

PROPERTY DAMAGE LIABILITY

01

**WHAT IT
COVERS:**

Property damage liability helps pay for damages to someone else's property if you're at fault in an accident. This could include another vehicle, but it also extends to non-vehicle property like fences, buildings, mailboxes, and even landscaping.

02

RECOMMENDED MINIMUM:

A minimum of \$10,000 in property damage liability coverage is typically suggested for motorcyclists in Florida. However, given the high value of some vehicles and the potential for property damage in urban areas, you may want to consider increasing this limit.

03

WHY IT MATTERS:

Even a minor scrape with a luxury car can result in repair bills totaling thousands of dollars, and hitting a structure like a storefront or guardrail can lead to substantial repair or replacement costs. If you don't have adequate property damage coverage, these costs come directly out of your pocket. This coverage also protects you if a lawsuit is filed over property damage caused by your motorcycle.





03

UNINSURED/UNDERINSURED MOTORIST COVERAGE (UM/UIM)

01

**WHAT IT
COVERS:**

Florida ranks among the highest in the U.S. for uninsured drivers, making uninsured/underinsured motorist coverage essential for motorcyclists. UM/UIM coverage steps in to help pay for your medical expenses, lost wages, and other costs if you're hit by a driver who doesn't have insurance or whose insurance isn't enough to cover your damages.

02

**HOW IT
WORKS:**

If an uninsured or underinsured driver causes an accident and doesn't have enough coverage to pay for your medical bills or lost wages, your UM/UIM coverage takes over. In a state like Florida, where one in four drivers may be uninsured, this coverage is critical for motorcycle riders who are particularly vulnerable in accidents.



03

**RECOMMENDED
COVERAGE:**

The amount of UM/UIM coverage you choose should align with your bodily injury liability limits. A common recommendation is to carry at least \$20,000 per person and \$40,000 per accident. **Attorney Moe DeWitt suggests buying as much UM/UIM coverage as you can afford. It is the most important type of coverage you can have.**

04

**WHY IT
MATTERS:**

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- •
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- •

Motorcyclists face higher risks on the road due to their exposure and vulnerability. In an accident caused by an uninsured driver, UM/UIM coverage could mean the difference between receiving proper medical care and struggling with out-of-pocket expenses. Additionally, since Florida doesn't require UM/UIM coverage, many motorcyclists overlook this option, not realizing how vital it is until it's too late.



4 RECOMMENDED MOTORCYCLE INSURANCE COVERAGES: ADDITIONAL CONSIDERATIONS



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While these three coverages discussed prior provide a foundational level of protection, it's worth noting that Florida's insurance recommendations for motorcyclists are advisory rather than mandated. In the absence of strict requirements, these recommendations are based on best practices to help riders avoid financial hardship.

Consider consulting with an insurance professional who understands the specific needs of motorcyclists in Florida, as they can help you determine the right coverage levels based on your riding habits, location, and financial situation.

While basic coverage helps, comprehensive insurance can be a lifesaver. Here are additional coverages that offer wider protection and peace of mind:

01

Comprehensive Coverage



01

WHAT IT COVERS:

Comprehensive coverage protects your bike from non-collision-related events, such as theft, vandalism, and natural disasters (like hurricanes or floods). Florida's unpredictable weather and high rates of vehicle theft make this a crucial addition, especially if your motorcycle is often parked outside or stored in areas vulnerable to extreme weather.

EXAMPLE:

Imagine you park your motorcycle outside overnight, only to discover the next morning that it's gone. If you have comprehensive coverage, you're protected from the financial loss, as your insurance can help pay to replace your stolen bike. Likewise, if a hurricane causes a tree branch to fall on your motorcycle, comprehensive coverage would handle the repairs, saving you from significant out-of-pocket costs.



02 WHY IT'S IMPORTANT IN FLORIDA:

Florida's high rates of both theft and severe weather events make comprehensive coverage particularly valuable. Hurricanes and flooding can cause widespread damage, and comprehensive coverage ensures you're financially protected against these common Florida risks.



02

Collision Coverage



01

WHAT IT COVERS:

Collision coverage pays for damage to your motorcycle resulting from a collision, regardless of who's at fault. Whether you're involved in an accident with another vehicle or accidentally collide with an object (like a guardrail), collision coverage helps cover the cost of repairs.

EXAMPLE:

Suppose you're riding on a busy street and another vehicle accidentally swerves, causing you to collide with a lamppost to avoid a crash. Collision coverage would cover the repair costs for your motorcycle, allowing you to get back on the road faster without waiting for a third party to pay.



02 WHY IT'S IMPORTANT IN FLORIDA:

With Florida's heavy traffic and many uninsured drivers, collision coverage provides an essential safety net. Even if the other driver is at fault, their lack of insurance or low coverage limits might leave you on the hook for repairs. Collision coverage eliminates that risk, helping you stay protected regardless of who's responsible.



03

Medical Payments (MedPay)



01

WHAT IT COVERS:

Medical Payments (MedPay) covers your medical expenses in the event of an accident. Unlike car drivers, motorcyclists in Florida aren't covered by Personal Injury Protection (PIP), so MedPay can be a valuable addition for handling medical costs after an accident, including deductibles, co-pays, or any out-of-pocket expenses that health insurance may not cover.

EXAMPLE:

Let's say you're involved in a minor accident and end up with a fractured wrist. Even with health insurance, you may face expenses for an ER visit, follow-up care, and physical therapy. MedPay can help cover these costs, preventing you from bearing them alone.



02 WHY IT'S IMPORTANT FOR MOTORCYCLISTS:

Motorcycle riders are more vulnerable to injuries than drivers in enclosed vehicles, and medical bills can add up quickly. MedPay provides immediate coverage without waiting for fault to be determined, allowing you to focus on recovery instead of worrying about expenses.



04

Accessories Coverage



01

WHAT IT COVERS:

Accessories coverage protects customized or aftermarket parts on your bike, such as saddlebags, custom paint, upgraded handlebars, or specialty tires. Many standard motorcycle policies cover only the bike itself, so accessories coverage ensures that any enhancements or custom parts are financially protected.

EXAMPLE:

Picture this: You've spent hundreds or thousands of dollars to add custom handlebars, a unique paint job, and specialized saddlebags to your bike. If these parts are damaged or stolen, accessories coverage would cover repair or replacement costs for these items, which are typically not included in basic collision or comprehensive policies.



02 WHY IT'S IMPORTANT:

Custom parts and accessories can add significant value to your motorcycle, and replacing or repairing them can be costly. Accessories coverage lets you protect these additions, so you're not left paying out of pocket for enhancements that make your bike uniquely yours.



05

Gap Insurance



01

WHAT IT COVERS:

Gap insurance covers the “gap” between the amount you owe on a loan and the bike’s actual cash value if it’s totaled. Since motorcycles can depreciate quickly, gap insurance prevents you from having to continue paying off a loan for a bike you no longer own.

EXAMPLE:

Let’s say you purchased a new motorcycle with a loan, but a few months later, it’s totaled in an accident. Your insurer’s payout is based on the bike’s current value, which might be lower than your outstanding loan balance. Gap insurance covers the difference, ensuring you’re not stuck with a loan payment for a motorcycle that’s beyond repair.



02 WHY IT'S IMPORTANT:

If you're financing your motorcycle, gap insurance can save you from significant financial loss. Because motorcycles depreciate quickly, the difference between the bike's value and the remaining loan balance can be substantial—gap insurance fills that void.



5 HELMET LAWS AND INSURANCE IMPLICATIONS IN FLORIDA



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Florida's helmet laws are unique, providing flexibility for riders while also connecting directly to insurance requirements. Here's a breakdown of what you need to know:

HELMET REQUIREMENTS FOR RIDERS OVER 21

In Florida, motorcyclists aged 21 and over can legally ride without a helmet if they carry at least \$10,000 in medical benefits coverage. This rule offers freedom for experienced riders but also increases the financial and physical risk in case of an accident. Head injuries can lead to high medical costs, which the \$10,000 minimum may not fully cover, so it's wise to consider additional coverage options.

HELMET REQUIREMENTS FOR RIDERS UNDER 21

For motorcyclists under 21, Florida law mandates helmet use at all times, regardless of insurance coverage. While this may feel restrictive, helmets offer critical protection in case of an accident.



According to recent statistics, Florida consistently ranks high in motorcycle-related injuries and fatalities, making helmet use essential for reducing risk on the road.

Passengers Under 21: This helmet requirement applies to passengers under 21 as well, providing them with an essential layer of protection in line with the high accident rates in the state.

SPECIAL RULES FOR MOPEDS AND SCOOTERS

For those riding mopeds or scooters:

- > **Under 50cc Mopeds/Scooters:** Riders under 16 are required to wear helmets.
- > **50cc or Above Mopeds/Scooters:** These riders fall under the same helmet laws as motorcyclists, where the age-based and insurance-based helmet rules apply.



ADDITIONAL CONSIDERATIONS FOR PASSENGERS

While the \$10,000 in medical coverage is required for helmetless riders over 21, this requirement doesn't automatically extend to passengers over 21. Riders carrying passengers should make sure they understand this distinction, as a passenger may not be covered under the rider's medical benefits policy.



6 FREQUENTLY ASKED QUESTIONS



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Q.

DO I NEED MOTORCYCLE INSURANCE IN FLORIDA?

A.

Legally, no. But while it's not required to carry insurance on a motorcycle in Florida, going without it leaves you financially exposed. If you're in an accident, you'll be held responsible for damages, with potential penalties if you can't cover them.

Q.

WHAT HAPPENS IF I DON'T HAVE INSURANCE AND GET INTO AN ACCIDENT?

A.

If you're at fault, you may have to pay for damages and injuries out of pocket. Without insurance, your driver's license may be suspended, and you could be required to carry SR-22 insurance as proof of financial responsibility.

Q.

CAN I RIDE WITHOUT A HELMET IN FLORIDA?

A.

Yes, but only if you're over 21 and carry at least \$10,000 in medical benefits coverage. Riders under 21 are required to wear helmets at all times, regardless of insurance.



Q.**IS UNINSURED MOTORIST COVERAGE REALLY NECESSARY?****A.**

Yes! With the high rate of uninsured drivers in Florida, uninsured motorist coverage is one of the best protections you can have. It steps in when the at-fault driver has no or insufficient coverage, saving you from covering the expenses yourself.

Q.**WHAT TYPES OF INSURANCE ARE RECOMMENDED FOR MOTORCYCLISTS IN FLORIDA?****A.**

While not legally required, it's recommended that motorcyclists carry bodily injury liability, property damage liability, uninsured/underinsured motorist coverage, and medical payments (MedPay) coverage. Comprehensive and collision coverages can also provide added protection for your motorcycle in case of theft, damage, or an accident.

Q.**WHAT IS SR-22 INSURANCE, AND WHEN MIGHT I NEED IT?****A.**

SR-22 insurance is a certificate of financial responsibility required after certain traffic violations or if you're involved in an accident without insurance. It's more expensive and is typically required if your license is suspended due to financial irresponsibility. If you're found at fault in an accident without proper insurance, you may need SR-22 to reinstate your license.



Q.**DOES HEALTH INSURANCE COVER MOTORCYCLE ACCIDENT INJURIES?****A.**

Health insurance may cover some of the medical costs from a motorcycle accident, but it often requires deductibles, co-pays, and can have limitations on treatment coverage. Adding MedPay to your motorcycle insurance policy can help with immediate medical expenses, especially since PIP doesn't cover motorcyclists in Florida.

Q.**CAN I RIDE WITH A PASSENGER ON MY MOTORCYCLE WITHOUT ADDITIONAL INSURANCE?****A.**

Yes, you can carry a passenger without additional insurance. However, it's recommended to check your policy, as certain coverages, like MedPay and uninsured motorist coverage, may need to be expanded to cover both you and your passenger in case of an accident.

Q.**IS MOTORCYCLE INSURANCE MORE EXPENSIVE THAN CAR INSURANCE IN FLORIDA?****A.**

Motorcycle insurance rates vary based on the rider's age, location, driving history, and type of motorcycle. However, because motorcyclists are at higher risk of severe injury in accidents, certain coverages (like MedPay and uninsured motorist coverage) may be more expensive compared to standard car insurance.



Q.**WHAT HAPPENS IF I DON'T HAVE INSURANCE AND CAUSE A SERIOUS ACCIDENT?****A.**

If you're at fault in a serious accident without insurance, you may be personally liable for all damages. This could include paying out-of-pocket for others' medical expenses, property damage, and possibly even facing a civil lawsuit. You could also face license suspension and be required to carry SR-22 insurance as proof of future financial responsibility.

Q.**DOES FLORIDA'S HELMET LAW APPLY TO MOPEDS AND SCOOTERS?****A.**

Yes, but with some differences. Riders of mopeds and scooters under 50cc are required to wear helmets if they're under 16. For mopeds and scooters over 50cc, the same helmet laws apply as for motorcycles: riders over 21 can ride without a helmet if they carry \$10,000 in medical benefits.

Q.**WHAT COVERAGE DO I NEED IF I FINANCE OR LEASE MY MOTORCYCLE?****A.**

If you're financing or leasing a motorcycle, lenders often require comprehensive and collision coverage to protect their investment. Additionally, gap insurance can cover the difference between the motorcycle's actual cash value and the loan balance if it's totaled, so you're not left paying for a bike you can no longer ride.



7

**EMBRACE
THE THRILL
OF FLORIDA'S
ROADS WITH
PEACE OF MIND!**



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Motorcycle insurance and helmet laws in Florida offer riders more freedom, but with freedom comes the need for caution. While insurance isn't legally required, the financial protection it provides is invaluable. Whether you're riding with or without a helmet, adequate coverage helps protect you from unpredictable costs and ensures you're financially secure in case of an accident.

So, whether you're hitting the road solo or riding with friends, make sure you've got the right insurance to protect yourself and your bike.

Safe travels, and here's to many more miles on Florida's sunny roads!



A FINAL WORD

Anytime you have a legal question, we want you to call us. We will take the time to talk with you, so you will know what to do.

Don't let insurance companies and complexity in the legal system penalize you just because you ride a bike. We will fight for your rights and for what you are entitled.

If you have been injured, we will help you get all possible insurance and assets – anything and everything you deserve for just compensation. Our firm has successfully settled complex claims and obtained financial compensation for injured clients and their families.

Even if you think you're dealing with something that we don't handle, we still want you to call us for legal advice. We have worked closely with many law firms over the years. If we cannot take your case, we will get you to the right firm to help you and your family.



Moe DeWitt

**SHOULDN'T YOU HAVE A
MOTORCYCLE INJURY LAW
FIRM ON YOUR SIDE?**



**CALL 1-800-CALL-MOE to get answers
to ALL your legal questions.**

