



# MOTORCYCLE SAFETY TIPS

WITH MERV SADDEN

## LIABILITY INSURANCE

My experience is that most people spend very little time thinking about insurance and in general it is not well understood. What is liability insurance anyway?

It is the insurance we buy for our vehicles to pay for any **damage we cause to others** when we cause an accident. For example, while riding our motorcycle we may strike and injure a pedestrian in a cross walk. That person's claim for injury and loss is against the driver and owner of the motorcycle. The liability insurance we buy on our motorcycle is there to pay for that loss so that we do not have to pay for it personally. If the motorcycle was uninsured, then the driver and owner would be personally liable to pay for the loss. So how much liability insurance should we buy? My recommendation is **at least \$3 million** on a motorcycle. The difference in the premium cost between \$1 million and \$3 million is minimal. Ask your agent.

Remember - if you injure your passenger their claim is against you. You will want to make sure that you have adequate insurance to cover the loss incurred by your friend or loved one. As we are not protected by a cabin, seat belt, or airbag, injuries in motorcycle accidents can be very serious.