

Category: Motorcycles and No-Fault

10 Things Michigan Motorcyclists Should Know

1. The owner of a motorcycle registered in Michigan is *not* required to purchase Michigan auto no-fault insurance.
2. The owner or registrant of a motorcycle *must* purchase liability insurance.
3. Motorcyclists can and should purchase uninsured and underinsured motorist coverage to protect them from careless drivers who carry no or inadequate insurance.
4. A motorcyclist can collect no-fault benefits if injured in an accident involving a motor vehicle.
5. No-fault benefits include lifetime medical expenses, three years of lost wages, and reimbursement for household chore expenses.
6. Motorcyclists generally collect no-fault benefits from the insurance company of the owner, registrant, or operator of the motor vehicle involved in the accident.
7. An injured motorcyclist can pursue other claims against someone who negligently causes an accident.
8. Take pictures of your motorcycle and your helmet after an accident.
9. Be very careful if you speak with the at-fault driver's insurance company.
10. Call the police right away if you are involved in a hit-and-run.