

FLORIDA MOTORCYCLE INSURANCE QUICK GUIDE

A simple reference for coverage, Florida-specific rules, and safer financial decisions.

Motorcycle coverage at a glance

COVERAGE	WHAT IT MAY HELP WITH
Bodily Injury Liability	May cover eligible injuries to others when you are legally responsible for a covered accident.
Property Damage Liability	May cover damage you cause to someone else's vehicle or other property.
Collision	May cover damage to your motorcycle from a covered collision or overturn, less the deductible.
Comprehensive	May cover theft, fire, vandalism, certain weather losses, and other covered noncollision events.
Medical Payments	Optional coverage may help with eligible injury-related medical expenses, subject to terms.
Uninsured / Underinsured Motorist	May help with eligible injuries caused by drivers who have no or insufficient liability insurance.
Custom Gear & Roadside	Optional protection may be available for eligible accessories, riding gear, towing, and assistance.

Florida motorcycle rules to know

Registration and PIP: Florida generally does not require proof of motorcycle insurance for registration. Motorcycles are not subject to the standard passenger-car Personal Injury Protection (PIP) requirement. Separate financial responsibility obligations may apply after certain crashes or violations.

Helmet and eye protection: Riders over age 21 may qualify to ride without a helmet only if covered by insurance providing at least \$10,000 in motorcycle crash-related medical benefits. Motorcycle operators generally must wear approved eye protection. See Florida Statute §316.211.

Quick buying checklist

Compare liability limits, deductibles, collision and comprehensive terms, medical and UM protection, accessory limits, permitted riders, exclusions, and available roadside assistance. If financed, confirm lender requirements.

If an accident happens

Get to safety, seek medical care, contact authorities when required, document the scene, exchange information, and notify your insurer promptly. Keep photos, estimates, and claim records.

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Educational information only. Availability, limits, requirements, and claims depend on law and the specific insurance contract. Source: Florida Statutes §§316.211, 324.021 and 627.732-627.736.