What Types of Motorcycles Do You Insure?

Motorcycle Insurance FAQs · https://midcolumbiainsurance.com/faq/what-types-of-motorcycles-do-you-cover



The types of motorcycles we insure at Mid-Columbia Insurance include an extensive range of bikes, from **cruisers** and **sport bikes** to **touring motorcycles** and specialized vehicles. "We take pride in finding the right coverage for every type of motorcycle and rider," says Daisy Montejano of Mid-Columbia Insurance. "Whether you're cruising through the Cascade Mountains or commuting in Seattle, we'll help protect your ride."

Understanding Motorcycle Insurance Coverage Types

Motorcycle insurance coverage types through Mid-Columbia Insurance protect riders with policies from industry leaders like Progressive, Dairyland, Foremost, and Safeco. Our **insurance protection** options cater to each specific motorcycle category, recognizing that a sport bike has different needs than a touring motorcycle. Each policy can include:

- Bodily injury and property damage liability
- Guest passenger liability
- Medical payments coverage
- Uninsured/underinsured motorist protection
- Other than collision (comprehensive) coverage
- Collision coverage
- Custom parts and equipment protection

Cruiser Motorcycle Insurance

Cruiser motorcycle insurance provides specialized coverage for these iconic American-style bikes designed for comfortable highway riding. **Cruiser bikes** like Harley-Davidson, Indian, and metric cruisers from Japanese manufacturers require unique insurance considerations due to their customization potential and higher replacement costs.

Key coverage features for cruisers include:

- Custom parts and accessories protection
- Optional equipment coverage
- Roadside assistance
- Trip interruption coverage
- Total loss replacement

Through carriers like Dairyland and Progressive, we offer tailored cruiser coverage that protects both stock and modified bikes.

Sport Bike Insurance Coverage

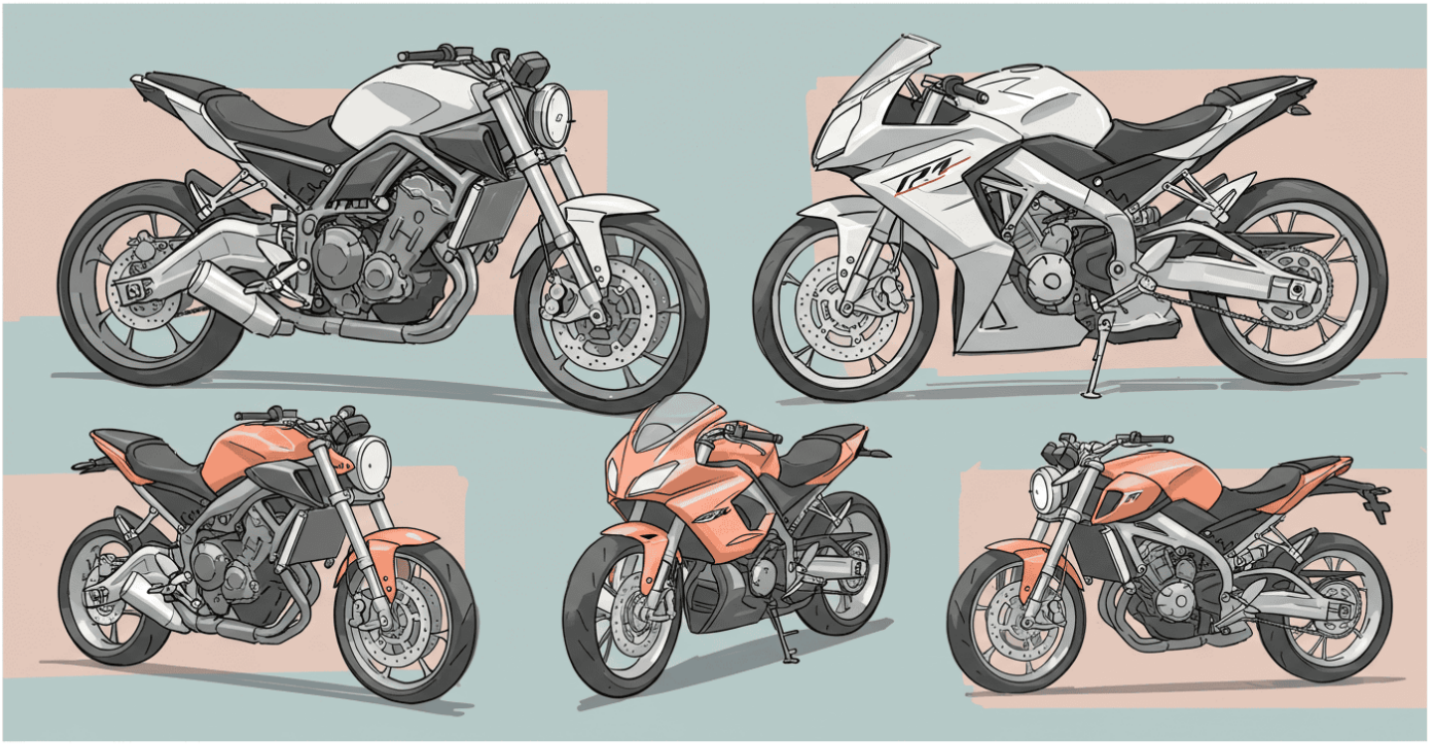
Sport bike insurance coverage addresses the distinct needs of high-performance motorcycles designed for speed and precision handling. **Performance motorcycles** typically require more extensive insurance protection due to their increased risk profile and specialized components.

Sport bike considerations include:

- Higher liability limits available

- Track day coverage options
- Performance parts protection
- Medical payment coverage
- Specialized repair coverage

Our carriers like Safeco and Progressive offer competitive rates for responsible sport bike riders.



Touring Motorcycle Protection

Touring motorcycle protection covers the unique requirements of bikes built for long-distance travel across Washington state and beyond. **Long-distance motorcycles** need broader coverage due to their extensive use and additional equipment.

Essential touring bike coverage includes:

- Expanded cargo coverage
- Trip interruption benefits
- Extended roadside assistance
- Multi-state protection

- Passenger coverage

Foremost and Progressive offer outstanding touring bike policies with features specifically designed for distance riders.

Adventure and Dual-Sport Motorcycle Insurance

Adventure and dual-sport motorcycle insurance combines elements of both on-road and off-road coverage to protect these versatile machines. **Adventure bikes** require flexible policies that account for varied riding conditions and multiple use cases.

Key features include:

- Off-road coverage options
- Trail riding protection
- Adventure touring benefits
- Multi-terrain coverage
- Equipment protection

Carriers like Dairyland excel at covering these adaptable motorcycles.

Standard Motorcycle Insurance Solutions

Standard motorcycle insurance solutions protect everyday riders with straightforward coverage for commuting and recreational use. **Standard bikes** benefit from traditional insurance structured for regular street use.

Coverage typically includes:

- Basic liability protection
- Collision coverage
- Other than collision coverage
- Medical payments
- Uninsured motorist protection

Safeco and Progressive offer excellent standard motorcycle coverage options.

Special Motorcycle Categories

Special motorcycle categories require unique insurance solutions to address their specific characteristics and uses. **Specialized bikes** like trikes, vintage motorcycles, and custom builds need carefully crafted coverage:

Motorcycle Type	Special Considerations	Recommended Coverage
Trikes	Stability modifications	Modified vehicle coverage
Vintage	Agreed value	Collector policies
Custom	Unique parts	Custom equipment protection
Electric	Battery coverage	Specialized component protection



Washington State Requirements

Washington state requirements mandate specific insurance coverage for motorcycles operated on public roads. **State regulations** set minimum liability limits that every rider must maintain:

- $25,000 bodily injury liability per person
- $50,000 bodily injury liability per accident
- $10,000 property damage liability per accident

Choosing the Right Coverage

Choosing the right coverage depends on multiple factors specific to your motorcycle type and riding habits. Consider these elements when selecting insurance:

- Primary use of the motorcycle
- Type and value of the bike
- Riding experience and history
- Storage and security measures
- Annual mileage
- Planned modifications

Discounts and Savings

Discounts and savings opportunities can significantly reduce premium costs while maintaining robust coverage. **Insurance discounts** available through our carriers include:

- Multi-policy bundles
- Safety course completion
- Anti-theft device installation
- Paid-in-full discounts
- Multi-bike discounts
- Good rider discounts
- Winter storage layup credits
- Motorcycle club membership

Getting Started with Mid-Columbia Insurance

Getting started with Mid-Columbia Insurance begins with a thorough evaluation of your motorcycle insurance needs. Our **insurance experts** will work with you to:

1. Assess your specific motorcycle type and usage
2. Review available coverage options
3. Identify applicable discounts
4. Compare quotes from multiple carriers
5. Customize your policy package
6. Explain all coverage details
7. Set up convenient payment options

Contact Mid-Columbia Insurance today to protect your ride with the perfect policy for your specific motorcycle type. Whether you're riding a cruiser through the Palouse or taking your sport bike through the Olympic Peninsula, we'll ensure you have the right coverage for your adventures.