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Pennsylvania Motorcycle Insurance Handout

1. Bodily injury coverage (BI)

- how much your insurance company will pay out if you injure someone.
- \$15k/30k – \$500k/\$1M.
- **SCF recommends: (at least) \$250k/\$500k.**

2. Uninsured/underinsured motorists coverage (UM/UIM)

- How much your insurance company will pay you if you are injured by an uninsured or underinsured driver.
- \$15k/30k – \$500k/\$1M.
- Tied to BI coverage - cannot purchase higher UM/UIM limits than BI limits.
- ~33% of PA drivers carry state minimum (15k) BI coverage
- ~75% of PA drivers have less than 50K or less BI coverage
- **SCF recommends: (at least) \$250k/\$500k**

3. UM/UIM Stacking

- Stacked coverage – amount of UM/UIM coverage is multiplied by the number of household vehicles: i.e. \$250k x 3 household vehicles = \$750k.
- Non-stacked coverage – amount of coverage is not multiplied by other vehicles.
- **SCF recommends: Stack ALL household policies.**

4. Limited tort/full tort

- Limited tort – need to prove “serious injury” to get money for pain and suffering in **automobile** accident.
- Full tort – can recover pain and suffering for non-serious injuries in **automobile** accident.
- Full tort option always applies to motorcycle accidents.
- **SCF recommends: Full tort on auto policies.**

5. Best/worst insurance companies

- Best: Travelers & USAA.
- Worst: State Farm & Progressive.

