

MOTORCYCLE MEDICAL COVERAGE IN MICHIGAN



Motorcycle coverage is different than auto coverage!

In Michigan, all personal auto insurance policies require Personal Injury Protection (PIP) coverage that pays for unlimited medical expenses resulting from an auto-related injury. Michigan is a no-fault state. Therefore, in most cases the injured party would rely on their own personal auto policy for that coverage.

But what about motorcycles? The no-fault law does not apply to motorcycles so where does the coverage come from for injuries resulting from a motorcycle accident?

There are two kinds of injury coverage available on a motorcycle policy: Medical Benefits Coverage (Med Ben) and Medical Payments Coverage (Med Pay). With both types, the insured chooses the maximum limit of protection they want to carry, such as \$5,000, \$10,000 etc.

MEDICAL BENEFITS COVERAGE (Med Ben)

What is covered?

Coverage is only extended when no other motor vehicle insurance coverage applies. For example, if there are no other vehicles involved in the accident and the insured does not have Med Pay coverage or any personal auto policy in force. This coverage will not apply to motorcycle vs automobile accidents. In those cases, the insurer for the automobile will pay PIP benefits for the motorcyclist & any passengers regardless of fault.

1. Medical, surgical, and funeral expenses that result from an accident.
2. Pays regardless of fault.
3. Limit is maximum limit per person chosen by the insured.

In Michigan, the law allows motorcyclists to decide if they want to wear a helmet while riding. To legally go helmetless, a motorcycle operator must:

1. Be at least 21 years old
2. Carry a minimum of \$20,000 in Medical Benefits Coverage.
3. Have held a motorcycle endorsement on their driver's license for at least two years or have passed an approved motorcycle safety course.

Passengers who want to ride helmetless must also comply with the first two conditions.

MEDICAL PAYMENTS COVERAGE (Med Pay)

What is covered?

Pays after all other coverages that apply have been exhausted such as personal auto PIP or Medical Expense Benefits.

1. Medical, surgical and funeral expenses that result from an accident.
2. Pays regardless of fault.
3. Limit is maximum limit per person chosen by the insured.

When a motorcyclist or passenger is injured as a result of an accident with a vehicle, priority for coverage would be as follows:

1. Auto policy insuring the owner of the motor vehicle involved. If there is no coverage, go to #2.
2. Auto policy insuring the operator of the motor vehicle involved. If there is no coverage, go to #3
3. Auto policy insuring the operator of the motorcycle. If there is no coverage, go to #4
4. Auto policy insuring the owner of the motorcycle. If no coverage, go to #5
5. Assigned Claims Facility

****IMPORTANT** If an accident does not involve a collision with an automobile, then your health insurance will pay. However, if you do not have health insurance, then it is critical that you add Medical Payments Coverage to your motorcycle policy.**