

WHAT INSURANCE SHOULD YOU HAVE — FOR A —

MOTORCYCLE ACCIDENT

Choosing an insurance company can be difficult; each one boasts their own savings, discounts, and gimmicky extras. However, when you get into an accident, you find out the real intentions of the insurance companies, their bottom line. Since motorcycle insurance is required in Kansas and Missouri, how do you choose the right insurance company?

STATE MINIMUMS:

KANSAS AND MISSOURI IS 25/50/10

25

\$25,000 for the bodily injury or death of a person in one accident

50

\$50,000 in an accident with two or more people

10

\$10,000 of personal property coverage



While the state minimums will protect you in the case of an accident, keep in mind, as a motorcyclist, you are at a higher risk of accidents and injuries while on the road. Getting extra coverage will ensure that you're covered in the event of an accident.



COLLISION

Pays out for damage to your motorcycle, minus your deductible amount. A deductible is the amount you select when you buy your policy that's deducted from a claim check.



COMPREHENSIVE

Pays out if your motorcycle is stolen or damaged by something other than a collision with another vehicle. Animal collisions are covered. A deductible applies.

MEDICAL PAYMENTS (MEDPAY)

Medical payments coverage pays for medical bills if you and your passenger are injured in an accident. Unlike personal injury protection, medical payments coverage doesn't cover lost wages and other costs. Driving or riding a motorcycle comes with risks, no matter how careful you are. Medical payments coverage can come in handy if you don't have health insurance or you don't have enough.



PERSONAL INJURY PROTECTION

Generally pays out for medical bills for injuries you, your passenger or pedestrians suffer in an accident regardless of who's at fault. Although some insurers offer PIP, insurance companies may not be allowed to sell the coverage to motorcyclists because of their high rate of accidents.



TRIP INTERRUPTION COVERAGE

Pays out for lodging, transportation and food if your bike is disabled in a collision far from home, usually defined in your policy as 100 miles or more.

CONTACT US TODAY

(816) 531-6006



We understand that your entire life can be altered in a single accident. We are compassionate to your needs, and offer our 25+ years of experience to get the compensation you deserve. Call us at 816-531-6006, or send us a message to [arrange a free consultation](#).

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