

RUBBER

What Motorcycle Insurance Do You Need to Protect Yourself & Your Family?



Washington requires motorcycles to be covered under liability insurance. Choosing to carry insurance is one of the essential safety precautions that a biker can take, not only for him or herself, but also for the passengers and your family.

Motorcycle riders must purchase liability insurance in Washington State, which was a change in the law that took place in July of 2019. Motorcyclists are now **REQUIRED** to purchase the following coverage:

- > \$25,000 in bodily injury
- > \$10,000 in property damage liability insurance
- > \$50,000 for injury per accident

However, these coverages only cover vehicles that you are at-fault for hitting in an accident. You are not covered for your injuries or your bike's damages. You must buy extra coverage for that – which we **HIGHLY** recommend you do.

Uninsured/Underinsured Motorist Bodily Injury and Property Damage (UM/UIM)

UM/UIM is the MOST important insurance you can get! It is the best way to protect you and your family from financial disaster after a serious injury accident. UM/UIM kicks in when the at-fault driver's insurance isn't enough to cover your medical bills, lost wages, and pain and suffering. This coverage only applies to accidents where someone else is at least partially responsible for causing the accident.

Below are all the Motorcycle insurance coverages we recommend:

PROTECTS YOU IF A CLAIM IS FILED AGAINST YOU (including your passengers):

Liability Coverage		
Bodily Injury Limits	\$300,000 each person	\$500,000 each accident
Property Damage Limits		\$35,000 each accident

PROTECTS YOU IF THE VEHICLE CAUSING THE ACCIDENT HAS NO OR NOT ENOUGH INSURANCE:

Uninsured Motorist Coverage (UM)/Underinsured Motorist Coverage (UIM)

Bodily Injury Limits \$300,000 each person \$500,000 each accident

PROVIDES ADDITIONAL PROTECTION FOR CATASTROPHIC ACCIDENTS:

Umbrella Coverage with UM/UIM Coverage \$	1,000,000 each accident
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PAYS FOR PROPERTY DAMAGE TO YOUR MOTORCYCLE REGARDLESS OF FAULT OR CAUSE OF DAMAGE:

Collision & Comprehensive

Property Damage Limits	Equal to bike value
Custom Parts	Equal to parts value

SUPPLEMENTAL PAYMENT FOR YOUR MEDICAL BILLS:



If you have questions about what coverage you should get, shoot us an email with your questions at **info@maxpowerlaw.com**. If you've been in a motorcycle accident make sure to at least get a free consultation from us, so we can give you some insight into your legal rights and options available. Call MaxPower Law attorneys today for your free consultation **425-970-9300**.



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Our Motorcycle Giveaway May be Back!! How YOU Might WIN a FREE MOTORCYCLE!

Riding season is upon us once again and our team has a bunch of local motorcycle events we will be at this year...assuming these aren't all canceled due to the CORONAVIRUS! Look for our motorcycle branded MAXPOWER LAW tent at these local events and stop by to enter our 2020 MOTORCYCLE GIVEAWAY!! No, you can't enter online.

We want to actually see your smiling face at a local event. It's our way of also helping support local motorcycle events. **Entry into the drawing is FREE!!!** One entry per person, per event, and you must be a Washington state resident. The only way to get multiple entries is to come and see us at multiple events. Here are the MAY events you can find us at (if they aren't canceled!!):

May 1st - 3rd:

NW Nitro Nationals Pro Hillclimb (Sunnyside, WA) www.washingtonnitro.com MaxPower Law is a proud sponsor for this event again this year!

May 17th:

Sky Valley Motorcycle Show (Snohomish, WA) www.skyvalleyabate.com/motorcycle-show-1



FREE INSTANT DOWNLOAD: MOTORCYCLE ACCIDENT SECRETS UNLOCKED

Discover the secrets insurance companies don't want you to know. Get Max's book The Ultimate Guide to Motorcycle Accident Cases in Washington: Motorcycle Accident Secrets Unlocked.

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