



Minnesota Motorcycle Insurance Checklist

State minimums aren't enough. Get coverage that actually protects you.

1. Bike Information

- Year: _____ Make: _____
- Model: _____
- VIN: _____
- Engine (cc): _____
- Purchase Price: \$ _____
- Current Value: \$ _____

2. How You Ride

- Pleasure/recreation only
- Commuting to work
- Long-distance touring
- Carry passengers regularly
- Annual miles: _____
- Stored in garage/secured

3. Coverage Needed

- Liability: \$ _____ / \$ _____ / \$ _____
- Collision coverage
- Comprehensive coverage
- UM/UIM: \$ _____ / \$ _____
- Medical payments: \$ _____
- Deductible: \$ _____

MN minimum: 30/60/10. We recommend much higher.

4. Custom Parts & Add-Ons

- Accessory Value: \$ _____
- Custom exhaust
- Saddlebags/luggage
- Custom paint/chrome
- Roadside assistance
- Agreed value coverage

Standard policies have low accessory limits.

5. Bike Type (check one)

- | | | |
|---|---|--|
| <input type="checkbox"/> Cruiser (Harley, Indian, etc.) | <input type="checkbox"/> Sport bike | <input type="checkbox"/> Touring |
| <input type="checkbox"/> Standard / naked | <input type="checkbox"/> Dual-sport / adventure | <input type="checkbox"/> Vintage / classic |

6. Minnesota-Specific Considerations

- | | |
|--|--|
| <input type="checkbox"/> Winter storage/lay-up options | <input type="checkbox"/> Deer collision exposure |
| <input type="checkbox"/> Motorcycle endorsement on license | <input type="checkbox"/> Safety course completed |

7. Questions to Ask

• What liability limits do you recommend? • Is UM/UIM coverage included? • Are my custom parts covered? • What's the deductible? • Can I reduce coverage in winter? • Agreed value or ACV? • Is my passenger covered? • Any discounts available?

8. Documents & Potential Discounts

- | | |
|--|--|
| <input type="checkbox"/> Current policy (if any) | <input type="checkbox"/> Bike title / registration |
| <input type="checkbox"/> MSF safety course certificate | <input type="checkbox"/> Multi-policy (home, auto) |

Ready to Protect Your Ride?

Bring this checklist with your bike info. We'll find coverage that fits how you ride.

Options Insurance | 102 N Jonathan Blvd #210, Chaska, MN 55318 | (952) 392-9508

This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.