

# Motorcycles

Protect yourself this season: choose the insurance coverage that best meets your needs.



MANITOBA  
PUBLIC INSURANCE

## Introduction

This brochure answers key questions about registering and insuring a motorcycle. (For information about safely operating a motorcycle, see the Motorcycle Handbook. The Handbook is available at Autopac agents and MPI centres for \$5, or is free to access online at [mpi.mb.ca](http://mpi.mb.ca).)

A motorcycle is defined as a vehicle designed to travel on no more than three wheels, that has a seat or saddle for the rider sitting astride and that can reach a speed of 50 kilometres/hour or more.



For insurance purposes, motorcycles are divided into five categories:

- motorscooter
- sport
- sport touring
- touring
- other

The rules for registering and operating your motorcycle are governed by *The Drivers and Vehicles Act* and are meant to help lower your risk of a collision. However, if you are in a collision, you need to have enough insurance to minimize the financial risks you and your family may face.

All coverage levels are in effect as of April 1, 2021.



# Registering your motorcycle

## **Q: How is registering a motorcycle different than a vehicle?**

- Motorcycle premiums for compulsory coverage are based on body style, engine size and the owner's self-assessed value. It's important to make sure you accurately assess your motorcycle's value, because in the event of total loss, we pay the actual cash value or the self-assessed value—whichever is lower.
- Motorcycle coverage is year-round, but motorcycle premiums are charged during the typical riding season. This means you don't need to pay your premiums until you start riding and you only pay during your riding season, even though your coverage stays active all year unless it expires. The typical riding season is May 1 to Sept. 30, but you may start riding when weather permits.
- There is no all-perils coverage on motorcycles.
- Basic Autopac coverage is limited to collision and upset up to the self-assessed value, to a maximum of \$70,000 including taxes.
- Coverage for perils like fire, theft and windstorm can be purchased separately.

## **Q: How is registering a motorcycle similar to a vehicle?**

- You register your motorcycle at any Autopac agent or Manitoba Public Insurance Service Centre.
- You automatically get \$500,000 third-party liability coverage, just as you do when you register an automobile. In a collision, this covers you against other people's claims for property damage, injury or death. You can buy more third-party liability coverage separately.
- The deductible on Basic Autopac is \$750, but you can buy a lower deductible if you want to.
- You renew your motorcycle registration and insurance at the same time as any other vehicle(s) you own.
- Anyone operating your motorcycle must carry your motorcycle's registration/insurance certificate.

# The difference between pleasure and all purpose

## Pleasure

Registering your motorcycle for pleasure means it can only be driven to or from—or part way to or from—work or school up to four days a month and not more than 1,609 km (1,000 mi.) each year.

## All purpose

Registering your motorcycle as all purpose means you can use it for non-commercial purposes. Delivery and other courier services are excluded from all purpose use.

# Insurance protection

## Protection for you

As a motorcycle rider, your risk of bodily injury is increased as you only have clothing to protect you in a collision. The premiums you pay provide you with coverage through the Personal Injury Protection Plan (PIPP), which is based on four principles:

- Coverage extends to all Manitoba residents injured in automobile collisions anywhere in Canada or the United States.
- Compensation focuses on specific economic losses from an auto injury or death.
- Compensation is available for all injured Manitoba residents regardless of who was at fault, with some exclusions.
- Most benefits are indexed to the Consumer Price Index to reflect changing economic conditions.



## Motorcycle insurance options

### Third-party liability options

If your motorcycle is in a collision, you can be legally responsible for damage or injuries others claim against you—even if you weren't driving it at the time. Basic third-party liability insures you against claims others make against you for up to \$500,000 if your motorcycle:

- damages another vehicle or other property in Manitoba
- injures a person or damages another vehicle or other property outside Manitoba but within Canada and the United States (motorcycle liability coverage provides protection against passenger injury claims outside Manitoba)

Manitoba Public Insurance would also provide you with legal representation if you are sued for anything other than your deductible in one of the above situations. However, this does not include legal representation or coverage for claims made against you for punitive or exemplary damages. Punitive or exemplary damages are sometimes awarded by courts as punishment where reckless behaviour is a factor in the incident.

For more protection, you may want to increase your coverage—especially if you travel outside Manitoba. You can buy additional coverage to increase your third-party liability protection to \$1 million, \$2 million, \$5 million, \$7 million, or \$10 million.



## **Collision protection**

You can keep the Basic \$750 deductible or choose a deductible option of \$500, \$300 or \$200.

These options offer benefits such as having your protective clothing covered against loss or damage due to a direct or indirect collision or accidental upset. In addition, with the \$300 or \$200 option, your deductible is waived in the event of a collision with an animal. Coverage for protective clothing is provided to a maximum of \$1,500 (based on actual cash value) per occupant of the insured motorcycle and is defined as leather, Kevlar or other safety material for jackets, chaps, boots or gloves worn while riding. Motorcycle helmets are covered under Basic Autopac.

## **Comprehensive protection**

This coverage option protects you from accidental losses including fire, theft or windstorm. You can choose a \$200 or \$500 deductible. Benefits include not having to pay the deductible if your motorcycle is stolen. If you carry the \$200 comprehensive deductible, your deductible reduces to nil if your motorcycle is vandalized.

Comprehensive coverage automatically transfers to a temporary substitute motorcycle if the policyholder's original motorcycle is unusable (certain restrictions apply). The substitute motorcycle cannot belong to the policyholder or anyone living in the same home.

You can buy comprehensive and collision protection together or separately. Most customers can purchase comprehensive insurance without requiring a separate policy. Special situations may require application through our Special Risk Extension (SRE) department.



## **Loss of Use options**

Choose from two Loss of Use options to cover the cost of replacement transportation if your motorcycle is stolen or damaged, up to \$135/day or a maximum of \$4,050 per claim (taxes included).

## **Excess Value Coverage**

The maximum any vehicle can be insured for under Basic Autopac is \$70,000. Excess Value Coverage can insure the excess value on motorcycles worth more than \$70,000.

## **New Vehicle Protection**

New Vehicle Protection covers the depreciation on your new or newer vehicle if it's written off. You're covered for the price you paid, plus an allowance for inflation, but not for any outstanding debt against a trade-in, service contracts, warranties or insurance. Depending on how old your motorcycle is, New Vehicle Protection covers you for up to two years.

There are some time limits on buying New Vehicle Protection. For brand-new vehicles, you have 60 days from when you first insure your new vehicle. For newer used vehicles, you have 60 days from when you bought the vehicle.

## **Leased Vehicle Protection**

Leased Vehicle Protection covers your down payment and any trade-in allowance on the vehicle you've leased for up to two years if it's written off. It does not cover your lease payments, even if you pay them all at once. Leased Vehicle Protection is available for new and late-model leases.

There are some time limits on buying Leased Vehicle Protection. For brand-new leases, you have 60 days from when you first register and insure the leased vehicle. For used-vehicle leases, you have 60 days from when your lease starts.

Ask your Autopac agent for more information on these insurance options.



## Reporting a collision

A collision should be reported to Manitoba Public Insurance the same way it would be if it involved your vehicle: call us at 204-985-7000 (in Winnipeg) or 1-800-665-2410 (toll-free outside Winnipeg). For more information on reporting a claim and the claims process, visit [mpi.mb.ca](http://mpi.mb.ca).



## Riding safely

For detailed information on motorcycle safety, see our Motorcycle Handbook. This helpful guide contains detailed information on licensing, protective gear, motorcycle components, safe riding, and rules of the road.

The Handbook is available at Autopac agents and MPI centres for \$5 (plus GST), or is free to access online at [mpi.mb.ca](http://mpi.mb.ca).



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