Motorcycle Insurance Facts in Texas

1 INSURANCE IS REQUIRED

Texas requires all motorcycle riders to carry active liability insurance, following the same rules as cars.

2 MINIMUM LIMITS (30/60/25)

$30,000 bodily injury per person, $60,000 per accident, $25,000 property damage per accident.

3 WHAT IS NOT COVERED

Floods, earthquakes, wear and tear, and coastal windstorm/hail (may require separate TWIA coverage).

4 OPTIONAL COVERAGES

UM/UIM, PIP, collision, and comprehensive. Collision often required if bike is financed.

5 COST RANGES

Liability-only: $140-$220/year. Full coverage averages $200-$800/year depending on bike and rider.

6 HELMET LAW & PENALTIES

Under 21 must wear helmet. Riding uninsured is a misdemeanor with fines up to $1,000.

7 WHY HIGHER LIMITS MATTER

Motorcycle crashes often cause severe injury. Bills quickly exceed 30/60/25 minimums. Experts recommend more.

Ride safe. Insure smart. Know your Texas coverage options.