

# MOTORCYCLE INSURANCE AND SAFETY EQUIPMENT REQUIREMENTS

Virginia, West Virginia, North Carolina, South Carolina and Georgia

## Welcome to Virginia

Technically motorcycle riders aren't required to purchase insurance in Virginia – although it is highly recommended. Motorcyclists who choose not to purchase insurance in the state must pay a \$500 uninsured motorist fee each time you renew your registration.

In order to avoid the \$500 fee, the minimum coverage Virginia requires includes:

- ☑️ Bodily Injury Coverage (One Person): \$25,000
- ☑️ Bodily Injury Per Accident: \$50,000
- ☑️ Property Damage: \$20,000

### Legally Required Equipment in Virginia

- ☑️ Either eye protection or a windscreen
- ☑️ Helmet
- ☑️ At least one mirror
- ☑️ Muffler (no acoustical limit)
- ☑️ Periodic safety inspection required

## Welcome to West Virginia

### Minimum Motorcycle Insurance Requirements

- ☑️ Bodily Injury Coverage (One Person): \$20,000
- ☑️ Bodily Injury Per Accident: \$40,000
- ☑️ Property Damage: \$10,000

### Legally Required Equipment in West Virginia

- ☑️ Eye protection
- ☑️ Helmet with reflectorization
- ☑️ One mirror
- ☑️ Handlebars that are no more than 15 inches above seat
- ☑️ Muffler (no acoustical limit)
- ☑️ Periodic safety inspection required
- ☑️ Turn signals required

## Welcome to North Carolina

### Minimum Motorcycle Insurance Requirements

- ☑️ Bodily Injury Coverage (One Person): \$30,000
- ☑️ Bodily Injury Per Accident: \$60,000
- ☑️ Property Damage: \$25,000

### Legally Required Equipment in North Carolina

- ☑️ Helmet with chin strap secured
- ☑️ Rearview mirror
- ☑️ Headlight and a rear red light on at all times
- ☑️ Muffler (no cutouts)
- ☑️ Periodic safety inspection required

## Welcome to South Carolina

### Minimum Motorcycle Insurance Requirements

- ☑️ Bodily Injury Coverage (One Person): \$25,000
- ☑️ Bodily Injury Per Accident: \$50,000
- ☑️ Property Damage: \$25,000

### Legally Required Equipment in South Carolina

- ☑️ Helmet with reflectorization for riders under 21
- ☑️ No safety inspection required
- ☑️ One mirror
- ☑️ Eye protection if under the age of 21 (or windshield)

## Welcome to Georgia

### Minimum Motorcycle Insurance Requirements

- ☑️ Bodily Injury Coverage (One Person): \$25,000
- ☑️ Bodily Injury Per Accident: \$50,000
- ☑️ Property Damage: \$25,000

### Legally Required Equipment in Georgia

- ☑️ Eye protection
- ☑️ Helmet
- ☑️ One mirror
- ☑️ Handlebars that are no more than 15 inches above seat
- ☑️ Muffler (no acoustical limit)
- ☑️ No safety inspection requirement
- ☑️ Turn signals required on bikes built after 1971



HAVE YOU OR A LOVED ONE BEEN INJURED IN A MOTORCYCLE ACCIDENT?  
CALL TOLL-FREE: 1-800-321-8968

