



RIDER INSURANCE COMPANY, MOTORCYCLE INSURANCE FAQ

FAQs contained herein apply to New Jersey new policies effective before 10/10/2020 or renewal policies effective before 10/23/2020, and Pennsylvania new policies effective before 6/12/2020 or renewal policies effective before 8/14/2020.

Our Frequently Asked Questions (FAQ) section is intended to provide general answers to common questions. The information in our FAQ section is not intended as an offer or promise of insurance coverage, nor should this information be relied on when determining the actual terms, conditions, and exclusions that apply to a specific insurance policy. If you don't find your answer(s) here, please [contact Rider Insurance](#).

FAQ - Billing & Payments

When I start my policy, should I wait for a bill before sending in my payment?

Do not wait for us to send you a bill. Your policy will not be issued until payment is received. If you are mailing your payment, your policy will be effective the date after the postmark.

Do I have to pay my premium in full?

The premium must be paid in full if it is less than \$200.00. If the premium is at least \$200.00, you can go on the installment plan.

What is the installment plan? Do I pay monthly?

Currently we do not offer a monthly payment plan, however we do offer the following payment plan options:

4-Pay Installment Plan (4 Payments)

Policy premium must be at least \$200 to qualify for this installment plan. A 25% down payment is required. The balance will be billed in 3 equal installments 60, 105, and 150 days from the effective date. There is a service charge included in each installment payment.

6-Pay Installment Plan

Policy premium must be a minimum of \$400 to qualify for this installment plan. A 25% down payment is required. The balance will be billed in 5 equal installments 30, 75, 120, 165 and 210 days from the effective date. There is a service charge included in each installment payment.

9-Pay Installment Plan

Policy premium must be a minimum of \$400 to qualify for this installment plan. A 25% down payment is required. The balance will be billed in 8 equal installments 30, 60, 90, 120, 150, 180, 210, and 240 days from the effective date. There is a service charge included in each installment payment.

What are my payment options?

Credit Cards (Visa or MasterCard)

By selecting this option, you authorize Rider Insurance to charge your Visa or MasterCard in the amount you indicate. Unless the policy is paid in full, installment fees apply. After the initial down payment, installment payments can be made by credit card online after registering your policy by calling 1(888)280-7510 during regular business hours.

EFT (Electronic Fund Transfer) Recurring

By selecting this option you authorize Rider Insurance to debit your bank account (checking or savings) for all policy payments, including installments, endorsements, and renewal payments. A reduced installment fee applies in most states.

EFT (Electronic Fund Transfer) One-Time

By selecting this option you authorize Rider Insurance to debit a one-time payment from your bank account (checking or savings).

Personal Check or Money Order

Personal checks can be mailed; however you will be unable to have a policy issued until payment is received. Payments should be mailed to PO Box 3141 Union, NJ 07083.

Can I pay for my premium online?

New Policies

If you choose to apply for coverage online, you are required to pay with a Visa or MasterCard or set up electronic fund transfer at that time. However, if you choose to apply for coverage by phone, you must pay by credit card, set up electronic fund transfer over the phone or send in a check or money order within five days of the effective date.

Installment Payments

In order to make an installment payment online, you must first register and log in to your account. You will not be able to make an online installment payment if your policy is in cancellation for the following reasons: Motor Vehicle Record, Invalid License, Insured's Request, Re-Write, or Underwriting Reasons.

Renewals

Policy renewal payments can be made online, however if you need to make changes to the renewal that must be done by phone during normal business hours.

Will my policy be canceled if my payment is not received by the due date on my invoice?

If your payment is not received by the invoice date, your policy will not be canceled immediately. However, if the payment is not received within 10 days of the due date, you will receive a cancellation notice. See the next question.

If I receive a notice of cancellation, is my policy canceled?

If you receive a notice of cancellation, your policy is not canceled immediately. As long as the payment is made by the due date listed on the cancellation notice, the policy will be reinstated with no lapse in coverage.

Can I pay my premium after the cancellation date?

If the payment is not postmarked by the due date listed on the notice of cancellation, the policy will be canceled as of that date. No exceptions will be made.

What is the policy fee for?

A temporary administrative fee dedicated to advancing technology and enhancing the customer experience.

What is the minimum written premium?

No policy will be accepted under the amount of \$60.00 even if the premium is listed as less. It is based on our cost of doing business.

If I cancel my policy early, will I get a refund?

If you cancel your policy, you may be entitled to a refund. Not all refunds are pro-rated. Pro-rated means that the amount of time the policy was in effect is compared to the 12 month term and that proportion is multiplied against the premium. A pro-rated refund will be given under the following circumstances: Rider Insurance policy consolidation, total loss of vehicle due to a claim, military service, death, or if the company cancels the policy. Under all circumstances, the refund is a percentage of the pro-rated amount.

FAQ - Coverage

What is Collision coverage?

The upset of your motorcycle or its impact with another vehicle or object. A motorcycle is eligible for this coverage if it is listed in the NADA appraisals guide. Coverage is optional and subject to a deductible and \$45,000 policy limit.

What is Comprehensive coverage?

Pays for covered losses from damage not related to a collision with another vehicle or object. Types of coverage covered under comprehensive insurance includes natural disasters and storms, fire, vandalism, theft, damaged caused by hitting an animal and falling objects. A motorcycle is eligible for this coverage if it is listed in the NADA appraisals guide. Coverage is optional and subject to a deductible and \$45,000 policy limit.

Am I entitled to replacement cost if I have an accident and my motorcycle is a total loss?

Rider Insurance will pay replacement cost for certain total loss motorcycles. Motorcycles that are entitled to replacement cost must have been purchased new and within one year of the date of loss. Replacement cost means the cost of purchasing the same motorcycle or the price you paid for it, whichever is less, minus the deductible. It is up to the insured to find a replacement bike. Accessories will be included at replacement cost also, if the insured is eligible for Rider's accessory package. The maximum Rider will pay will be \$45,000, plus accessories, if eligible (up to the accessory limit). Invoices will be required. Replacement cost does not include every dollar spent when the bike was purchased. For example, it will not include payment for extended warranties or other dealer incentives; it will also not guarantee that any loan will be completely paid off, if that loan exceeded the unit cost of the bike.

What is the Rider Accessory Package?

The Rider Accessory Package applies to all qualifying vehicles listed on the declaration sheet of your policy of insurance with comprehensive or collision coverage applied. For no additional premium, the Rider Accessory Package includes two separate coverage benefits. First, it supplies coverage for accessories, chromed parts and non-standard equipment and customized paint up to a maximum of \$8,000 (\$3,000 for paint), subject to the per motorcycle deductible. Second, it supplies coverage for trailers, as excess above any other available coverage. Qualifying vehicles and additional limit options vary by state.

Please contact Rider for more detailed coverage information about the Rider Accessory Detail Package for your

state of residence.

Am I covered for my helmet, safety apparel and trip interruption?

If you purchased comprehensive or collision coverage, you are automatically covered for the following items: damage to DOT approved helmets to a maximum of \$500, after applying the collision deductible; and safety apparel that was damaged in an accident, to a maximum of \$500, separate from the \$500 maximum for a helmet, after applying the collision deductible. Finally, the package supplies trip interruption coverage for a limited reimbursement for meals and lodging if you get stuck more than 100 miles from your home because of an accident.

I have a motorcycle trailer. Is it covered?

If insured with comprehensive or collision coverage and the Rider Accessory Package applies, we will pay for damage caused by an insured peril to a trailer that can be towed by a motorcycle regardless of whether it is attached. This coverage only applies as excess above any other available coverage. Please refer to the Rider Accessory Detail Package Description for your state of residence for more detailed coverage information.

Can the accessory package be purchased for sport bikes?

The accessory coverage varies by state. Please read the Rider Accessory Detail Package Description section, above, and select your state of residence for more detailed coverage information.

What is liability coverage?

This coverage protects you if another person, including your passenger, makes a claim for damages from an accident that was your fault. This coverage pays others for damage that you cause if you are found to be at fault in an accident. Liability coverage covers both bodily injury damages and property damage. The liability coverage that covers bodily injuries protects you from claims and lawsuits by people, including your passenger on your motorcycle, who are injured or die as a result of an accident you caused. It compensates others for pain, suffering and other personal hardships and may also pay for some economic damages, such as loss of wages or unreimbursed medical bills. The liability coverage that covers property damage protects you from claims and lawsuits by people whose property is damaged as a result of an accident you caused.

You have no obligation to the injured party unless the damages exceed your policy limit. The bodily injury limit is typically given as two amounts: an amount paid per individual and an amount paid for total injuries caused to all people in an accident in which you are at fault. There is only one property damage limit, which is for all property damaged in any one accident.

What happens if my passenger is injured?

Except for limited instances in Indiana, all Rider Insurance policies include, at no additional cost, liability insurance that covers you if your passenger is injured. This means that if you are found liable or partially liable for an accident, your passenger may pursue a claim against you and - depending upon the nature of the injuries and the circumstances of the accident - is eligible to receive an award up to your limits of liability coverage. This is not the same as covering all passenger medical bills. Your liability coverage will cover your passenger's medical bills only if you are at fault and only up to your policy limits. If you are not at fault your passenger will have recourse against the person who is at fault. Your passenger's health insurance will also likely cover his or her medical bills. For more detailed coverage information, contact Rider.

Does my policy include uninsured/underinsured motorist coverage?

Uninsured and Underinsured coverage requirements vary by state. For more detailed coverage information for your

state, contact Rider.

Does my policy include medical coverage for the operator?

1st Party Medical Payment Options vary by state. For more detailed coverage information for your state, contact Rider.

Does my policy cover me if I rent a bike in another state?

A motorcycle not owned by you being used as a substitute due to breakdown, repair servicing, loss or destruction will be covered for liability only up to your policy limits and if your policy includes collision and comprehensive coverage, that coverage is applicable to the temporary motorcycle in these circumstances also. If you are acquiring a rental for another reason, no coverage will be provided and must be purchased when you rent the bike.

If I let friends ride my motorcycle, are they covered if they cause an accident?

Yes, the operator is covered for liability as long as the operator of the motorcycle is properly licensed and has your permission to operate the motorcycle.

Is my motorcycle covered outside the continental United States?

No, your motorcycle is not covered outside the United States. The only exception is Canada, and you will have to obtain a Canadian ID card from Rider Insurance as proof of insurance. For more information, contact Rider.

FAQ - New Policies

1. What do I need to start a policy?

In order to start a policy, you will need to provide us with your driver's license number and the Vehicle Identification Number in addition to your personal information.

2. How do I start a new policy?

When starting a policy you have several options:

By Phone

Call our Customer Service Department, during normal business hours, with your driver's license number and Vehicle Identification Number and one of our representatives will assist you. We can bind coverage over the phone and you can pay by Visa or MasterCard or set up electronic fund transfer at that time. If you chose to mail in your payment, your policy will become effective the day after the postmark date on the envelope containing your payment.

Online

Complete the online application and make the required payment by credit card or electronic fund transfer and start your policy anytime.

3. Can I be insured with a motorcycle permit?

Permit and Licensing Requirements vary by state, age and vehicle type. For more detailed coverage information for your state, contact Rider.

4. How long will it take to start a policy?

There is no waiting period to start a policy. The policy can take effect at the time of the phone call or completion on the online application with payment or up to 30 days in advance. A policy number will be issued and proof of

coverage will be provided at that time for registration purposes.

5. When will I receive my ID card?

Once your payment is received, your paperwork will be processed and your ID card and declaration page will be mailed out. Proof of coverage can also be provided by email or fax while you are waiting for your documents. All policy documents can also be found in the Policy Documents section in the customer portal after you register your account.

6. Can I ride once coverage is bound?

By Phone

You are covered as of the effective date and time of your insurance policy, provided that the payment is made by the effective date. Note: We do not recommend you operate the bike until you have received your ID card. If the police stop you, you may still get a ticket for not having the proper documentation.

Online

You are covered as of the time you make your payment online. Note: We do not recommend you operate the bike until you have received your ID card. If the police stop you, you may still get a ticket for not having the proper documentation.

7. What do I need to send in with my payment?

If you are mailing in your payment, please include your policy number on the check or money order.

8. Do I have to pay for my policy in full or is there a payment plan?

The premium must be paid in full if the policy is less than \$200.00. If the policy is at least \$200.00, Payment plans are available. See Payment Information section for details.

9. Do you count the number of points on my motor vehicle record and am I charged for them?

We do not surcharge for points on your license. Your motor vehicle record is a factor in determining your rate and eligible discounts. For more detailed coverage information for your state, contact Rider.

10. Can I get insurance if I am not a resident of New Jersey or Pennsylvania?

At this time we are only accepting new policyholders in New Jersey and Pennsylvania. In order to qualify for coverage, you must be a resident of New Jersey or Pennsylvania and have a valid driver's license in that state.

If you live outside of New Jersey and Pennsylvania and would like to get an insurance quote, please visit <https://rider.com/motorcycle-insurance-by-state/>, or call Rider.

FAQ - Claims

Do I need to report a claim to Rider Insurance Company within 24 hours of the occurrence?

Failure to report a claim to Rider within 24 hours will not bar you from pursuing or receiving payment for the claim; however, any loss should be reported as soon as possible and within a reasonable amount of time. In the event of an accident, all injuries and safety issues should be tended to first.

Do I need a police report to file a claim?

Whenever possible, all losses should be reported immediately to the police. A police report is mandatory for all theft, attempted theft, and theft with recovery claims. In many states it is also required for all hit and run claims.

What is a "deductible"?

A deductible is the amount of a claim that is your responsibility to pay, and applies to "First Party" coverage – amounts paid to you for things like collision, fire, theft, and comprehensive claims. For example, if you have a \$250 deductible and the damage to your motorcycle totals \$1,000, Rider Insurance will issue you a check for \$750, and the balance is your responsibility. A deductible does not apply to "Third Party" liability coverage - claims paid to others for damage caused by you. The amount of your deductible will impact your physical damage premium. Increasing the deductible will decrease the physical damage premium. You have the option to increase or decrease your deductible which will impact the physical damage coverage premium.

In Delaware, you have to choose a deductible not only if you selected physical damage coverage but also for your Personal Injury Protection Coverage. For more information, contact Rider.

Where do I take my motorcycle for repairs in the event of a claim? Does it need to go to a specific repair facility?

You are not required to take your motorcycle to a specific dealer or repair shop; however, the facility must be licensed by the state. If your motorcycle is covered under a factory or extended warranty, please check with your motorcycle dealer for any restrictions or conditions that apply that may void your warranty.

Can I keep my damaged parts?

No. As Rider Insurance has paid you to have the parts replaced, you are not entitled to keep the damaged parts. At the discretion of the company, all damaged parts are either picked up by our salvage dealer or disposed of by the repair facility.

My claim settlement check is a two-party check issued to my lienholder and me. Why was it issued this way and how do I cash or deposit this check?

Rider Insurance Company has a financial responsibility to your lienholder and, therefore, must add the lienholder as a payee on your claim settlement check. The lienholder must endorse this check before you are able to deposit or cash the check. Please contact your individual lending institution for instructions on obtaining the necessary endorsement.

My motorcycle has been declared a total loss or has been stolen, but you did not cancel my policy. Why do I still have coverage?

In the event of a loss, your policy remains in effect until we receive a written and signed request from you to cancel the policy or to delete a motorcycle. If the motorcycle is a total loss, you may request a cancellation or deletion as of the day following the accident or incident. If your motorcycle is stolen, it is suggested you maintain coverage for a minimum of thirty days or until the claim is resolved, at which time you may request a cancellation or deletion as of the day following the theft.

Will I incur a "surcharge" on my premium or will I lose my coverage because of this claim?

Rider Insurance does not "surcharge" for claims paid. However, the claim may affect your eligibility for discounts which could cause your premium to increase. The only way you can lose your coverage because of the claim is if the

accident that created the claim causes your driving record to exceed our underwriting guidelines. If that happens you may not be eligible to renew your coverage when your current policy expires.

FAQ - Customer Service

1. Is there an additional charge if I want to add another operator to my policy?

As long as the additional operator is in the same age group, there is no additional cost. If the additional operator is in a younger age category, the premium will be based on the youngest operator's age group. All additional operators must be disclosed.

2. Why must I add all people in my house who ride or who have a motorcycle license to my policy?

Every person in your household who rides the bike must be on the policy. Also, any person in your household who has a motorcycle license must be on the policy regardless of whether they ride the bike, unless they have coverage under a separate policy.

3. Can I manage my policy online?

After your policy has been processed, you can register your account here in our customer portal. Once you have successfully registered, you will be able to view and print policy documents and make installment and renewal payments.

4. What do I need to do to add a bike to my policy?

To add a vehicle to your policy during business hours, contact us at 1(888)280-7510 and be sure to have the Vehicle Identification Number available.

5. Do you offer a discount for motorcycle safety courses?

Motorcycle Safety Course and Motorcycle Safety Course Instructor Discounts vary by state. Please go to the coverage by state section and select your state of residence for more detailed discount information.

6. What is your three-digit company code?

Our three-digit company code is 878.

7. What is your NAIC #?

Our NAIC # is 34509.

8. What is the NJPLIGA fee?

NJPLIGA stands for New Jersey Property-Liability Insurance Guaranty Association. The Association is a fund that pays claims for insolvent property and casualty insurance companies. All licensed insurance companies in New Jersey are required to be a member of NJPLIGA and contribute funds for its operation. The funds are contributed through a fee that is applied to all policies as a percentage of the total premium. The percentage may change once per year and is set by the Commissioner of Banking and Insurance. It is billed in a lump sum and is nonrefundable.

9. What is the MCCA fee?

MCCA is an acronym for Michigan Catastrophic Claims Association. The Association is a fund that is responsible for

no-fault personal injury protection benefits for Michigan drivers. Nearly every motor vehicle in the state is assessed a surcharge payable to the MCCA, through the motor vehicle's insurer. Nearly all on-road motorcycles are assessed this surcharge, payable with your premium but paid over to the MCCA. Rider does not keep the fee. Even though motorcycles do not have to be covered for personal injury protection benefits, motorcyclists are allowed to access the coverage offered by an automobile if they are injured in an accident that involves that automobile. Since motorcyclists can access the coverage, MCCA surcharges motorcycle insurance no differently than it does automobile insurance. The surcharge is on a per-vehicle basis.

10. If I was canceled due to my motor vehicle record, does that mean I can never obtain coverage from you again?

If you were canceled due to your motor vehicle record, we will not insure you again until you are able to meet our guidelines. If you are unsure of our guidelines, please refer to question 10 in the New Policy section. Once you think you are within our guidelines, you will need to provide us with a current abstract. We will review it and let you know if you are eligible for coverage at that time.

11. Do I need a special ID card if I am traveling to Canada?

A special ID card is needed when traveling to Canada. You will need to contact our office ahead of time with the dates of travel. This card cannot be faxed, so please leave enough time for our office to process your request and mail the card to you. This service is provided free of charge.

12. How do I cancel my policy?

To cancel by phone, contact our office at 1(888)280-7510. You may also send a signed letter by mail or email.

13. Once my policy is canceled, how long will it take to receive my refund?

It will take up to four (4) weeks from the time your cancellation request is processed.