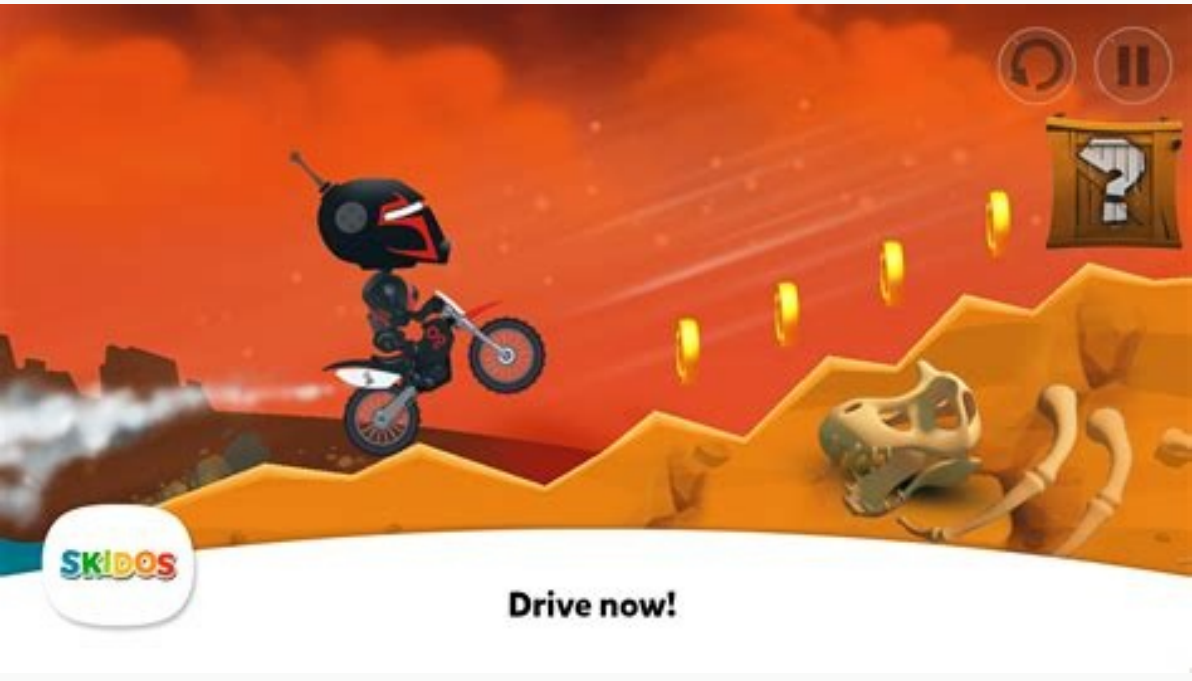


Cool math dirt bike

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Dirt bikes are generally covered under standard motorcycle insurance policies. Although there are a number of differences between dirt bikes and motorcycles, like engine size and off-road capability, they're similar enough that the same coverage and discounts apply to both types. Is dirt bike insurance required? Dirt bike insurance requirements depend on where you live and ride. Some states, such as New Jersey, require all dirt bikes and ATVs to be insured if you plan to drive on public roads. Low-speed bikes that aren't street legal may still need proof of insurance to be used in certain areas, such as commercial properties designated for recreational vehicles. However, dirt bike owners should consider purchasing insurance even if it isn't legally required in their area. Dirt bikes can be dangerous, especially for inexperienced riders. Liability insurance would protect you if you injure someone else while riding, while medical coverage could pay for some of your own injuries. Purchasing insurance can also help you avoid being financially responsible for theft. Like motorcycles, dirt bikes are susceptible to being stolen. To avoid replacing a stolen dirt bike out of pocket, some owners buy optional comprehensive coverage, which replaces your bike for the cost of a deductible. Is a dirt bike a motorcycle? In terms of insurance and license regulations, a dirt bike is legally considered a type of motorcycle. Basically speaking, dirt bikes have two wheels and an engine, which makes them motorcycles for the purposes of insurance and registration. What differentiates dirt bikes from other types of motorbikes is that dirt bikes are lightweight and designed for off-road riding. Many dirt bikes may not have enough engine power or safety equipment to be street legal. In fact, some states have laws against riding a dirt bike on public roads. Regardless of whether your dirt bike is street legal, companies typically offer dirt bike insurance under a motorcycle insurance policy. However, some companies also sell recreational vehicle insurance for off-roading bikes and ATVs. Best cheap motorcycle insurance for dirt bikes While dirt bikes themselves can be expensive, most motorcycle insurance policies are quite affordable. Price should always be a consideration, but we recommend you also consider a policy's perks and features before signing up for coverage. To help aid dirt bike riders, we highlight some of our picks for top motorcycle insurance companies below. We chose the best dirt bike insurance by evaluating typical rates, policy features and available discounts. Best dirt bike insurance for minimum coverage: Geico On average, Geico has affordable rates and a quick, convenient online experience. {"bannerDisclaimers": [{"buttonColor": "primary", "buttonIcon": "lock", "buttonText": "Get a Quote", "category": "auto_insurance_companies", "cloudinaryImageName": "referral_logos/us/insurance/geico-5", "description": " On average, Geico has affordable rates and a quick, convenient online experience.", "details": [{"disclaimer": "", "featuredTitle": "", "link": "https://www.geico.com/", "name": "Geico", "hideBanner": false, "hideDescription": false, "hideDetails": true, "hideDisclaimer": false, "hideTitle": true, "title": "Geico"}] If you're just looking to insure your dirt bike, Geico offers some of the cheapest dirt bike insurance rates available. Also, Geico offers motorcycle insurance payment plans, which is a great feature for customers who are on a tight budget and would rather not make one large lump-sum payment. We think Geico is an especially good provider if you already have another policy with the insurer. You could see a discount to your premium if you have auto insurance or another insured bike. In addition to cheap dirt bike insurance policies, Geico also offers one of the best mobile apps among insurance companies. It can save you time on simple tasks like paying your bill, getting ID cards or making changes to your motorcycle insurance policy. Best for custom dirt bikes: Progressive Progressive offers the most complete protection for dirt bikes, including coverage for custom bikes. {"bannerDisclaimers": [{"buttonColor": "primary", "buttonIcon": "lock", "buttonText": "Get a Quote", "category": "auto_insurance_companies", "cloudinaryImageName": "referral_logos/us/insurance/progressive-2", "description": " Progressive offers the most complete protection for dirt bikes, including coverage for custom bikes.", "details": [{"disclaimer": "", "featuredTitle": "", "link": "https://www.progressive.com/auto/&carrier=Progressive;TKzt2XWu22mNodQNJ2a4RzoV6BRPpNDUopjCfh7rAsgYlIC61MaFepVn5p1L6_mfOJTZlzfFd3kcRBYBf9NIndYo-7WqA", "name": "Markel", "hideBanner": false, "hideDescription": false, "hideDetails": true, "hideDisclaimer": false, "hideTitle": true, "title": "Markel"}] Markel is great for riders who have multiple dirt bikes, ATVs and UTVs because of its multi-unit discount. The discount decreases premiums for policyholders who have more than one motorcycle insured with Markel. Another benefit is that Markel has other discounts that are easy to qualify for. For instance, if you switch from another dirt bike insurance company, you could automatically save 10% on your motorcycle insurance premium. What dirt bike insurance covers Since most motorcycle insurance policies cover dirt bikes (as well as mopeds and scooters), the same coverage is available for the all-terrain vehicles. Basic dirt bike insurance policies include bodily injury and property damage liability coverage, but there are a number of other optional coverages dirt bike owners should consider purchasing. Bodily injury and property damage liability (required) These two coverages are included in every dirt bike's insurance policy and are required for street-legal vehicles. They cover any injuries or damages the rider causes to other people while operating their dirt bike. Bodily injury and property damage coverages each have their own claim limits. Other people might want to ride your dirt bike — with or without your permission. It is important to remember that whether someone (such as a neighbor's kids) has permission or not, the owner of a dirt bike could be liable for any damage that the operator causes while using the bike. Dirt bikes are typically not allowed on streets, so while property damage claims might seem less likely, they can easily happen. A dirt biker might accidentally ride somewhere they aren't permitted and damage a trail, lawn or crop they are then responsible for repairing. Medical payments (optional) This coverage pays medical bills for both the rider and passenger in the event of an injury on the dirt bike. The coverage applies to any incident, regardless of who is at fault, and can act as supplemental coverage if a rider meets their health insurance coverage limit. You could suffer severe head injuries while riding your dirt bike. You could also experience other common injuries from a dirt bike to knee ligaments, shoulders, collarbones and ankles and wrists. These types of injuries are often within the scope of your dirt bike insurance policy. Collision and comprehensive (optional) Whether a rider collides with another vehicle, an object or a rough patch of terrain, collision coverage will pay for those damages. Comprehensive coverage will pay for damages related to almost any peril. If a rider purchases collision and comprehensive coverages, they choose a deductible for each one. Every rider should consider collision and comprehensive coverage if they use their bike for more than leisurely activity. For example, if a farmer or rancher uses their dirt bike to traverse their own property, it's more important that a bike is repaired or replaced as quickly as possible. Uninsured/underinsured motorists (optional) Sometimes shortened to UM/UIM, this optional dirt bike insurance coverage protects riders and their dirt bikes from other riders who don't have sufficient insurance. In the event an uninsured or underinsured motorist causes an accident and cannot pay for damages to a rider or their bike, this coverage can pay for expenses incurred in that circumstance. Not covered: Motocross/racing A standard dirt bike insurance policy will not cover bikes used for motocross or organized racing events. Racing is inherently more dangerous than casual riding, and standard insurance policies are not written to cover the unique perils of racing. Typically, racetracks offer some type of special motocross insurance policy or coverage participants either can or are required to purchase. How much does bike insurance cost? Dirt bike insurance policies are generally cheaper than motorcycle insurance policies. Geico offers standard bodily injury and property damage liability coverage for as little as \$99 per year for dirt bike insurance, while it may cost hundreds of dollars to insure a motorcycle. Dirt bike insurance is typically cheaper than motorcycle coverage because laws can restrict where you can ride them, resulting in fewer chances for accidents. Dirt bikes that are much less powerful than motorcycles can't regularly perform for long periods of time at highway-safe speeds. The difference in engines between motorcycles and dirt bikes is significant. Most standard Kawasaki dirt bikes designed for the average rider have 144cc, while most of their motorcycles have between 634cc and 1,441cc. Since the price of motorcycle insurance depends on the type of bike you want to insure, your desired coverage limits and your location, you could use our quotebox to get the most accurate rates with insurance providers near you. Find Cheap Motorcycle Insurance Quotes in Your Area Dirt bike insurance discounts Like motorcycles, dirt bikes are eligible for a number of discounts. Some of the discounts are ones dirt bike owners are probably already familiar with, like discounts for insuring more than one vehicle. Insurers typically offer at least a 10% discount if you bundle. You could also typically save money if you: Install anti-theft devices on your bike. Generally, only a radio or GPS location device (sometimes called a "dirt bike finder") qualify a policyholder for this discount. Most companies offer a discount of at least 10% if a dirt bike has an anti-theft device professionally installed. Have a clean driving record: You could reduce the price of your policy if you have a history of avoiding accidents and making at-fault claims to your insurer. To receive this discount, you will often have to have multiple years of safe driving. Complete a safety course: Though not as commonly offered as other discounts, you could still save money if you've completed a safety course recently. Although it is highly recommended that all riders wear a helmet while on a dirt bike, helmets aren't often required by law and do not warrant a discount on dirt bike insurance policies. Are dirt bikes covered by homeowners insurance? Your dirt bike is most likely not covered by your homeowners insurance policy (neither is a motorcycle or ATV). Even if your dirt bike is stored inside your home, garage or shed on your property, it will most likely not be covered if it is damaged or stolen. Dirt bikes are usually less expensive than motorcycles, so some owners might decide to take a chance and not insure their bikes. This is ill-advised. Dirt bike insurance covers more than damage to your bike or if it is stolen, and it provides liability coverage, which is often legally required.

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