The Insurance Corner

Motorcycle Cops Ride Naked!

Sue Haley

The whistle needs to blow loudly on what's happening to police officers who ride their motorcycles for policy duty or as an escort service. They don't have insurance coverage!

Most, if not all, insurance companies can deny coverage on police bikes if it is being used for these types of services. Read the fine print; it's there!

For years I have argued this issue with the insurance companies I represent, however; they have the numbers and according to their data, the risk is just too great.

That one has me scratching my head.

Have claims on police bikes been covered in the past? The answer to that question is "yes" but they could just as easily have been denied and the police officer and his or her family would have been unfortunately left holding the bills.

More recently insurance companies have become firm about denying these types of claims once it is discovered that the accident occurred during the bikes use for police business or escort purposes. That's right, not only are police bikes not covered when used in the line of duty, but if they are used for escort purposes to make extra money and a claim occurs, coverage can and now will most likely be *denied*.

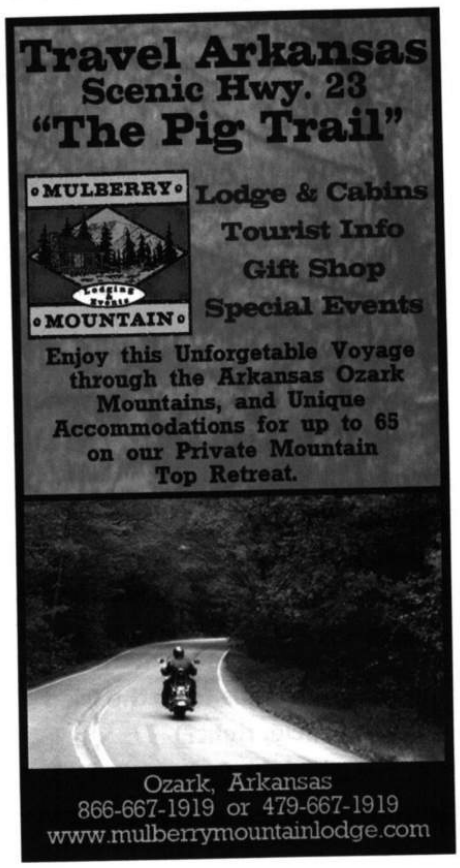
So, are our volunteers who are road guards for bike events covered? Yes, because they are not getting *paid*, and because they don't do it on a regular basis.

For you motorcycle police officers who are reading this article I encourage you to question my expertise and call your insurance company - find out for yourself.

Don't call your agent, because as I have discovered, most aren't aware of this exclusion. ***Call the company you have your insurance with and ask them if they insure motorcycles when used for police duty or escort services.***

I will be very surprised if any of the carriers say "yes" because I have searched for years to find just one. Even Lloyds of London, who insures everything from bull sperm to expansion bridges, won't offer this type of coverage.

In fact, it is of such a major concern that I requested Progressive write to each of my customers who own a police bike to make them aware of this exclusion. Dairyland and Foremost are two other major motorcycle insurance companies who also do not offer this type of coverage.

As I mentioned, not all agents are aware of this exclusion, and if the information is not disclosed when the policy is purchased, no one will be the wiser....until a claim occurs.

Find out now – before you have a claim!