



The 2026 Ohio Motorcycle Rider's "Policy Audit" Guide **50 Years of Riding Experience vs. The 1-800 Insurance (Advertising) Giants**

By Terry McCarthy, CLU, ChFC | West Chester, OH

THE GIANT-KILLER TRUTH: Is Your Gear & Your Family Actually Covered?

Most riders in Southwest Ohio carry "hidden gaps" because 1-800 call centers prioritize low quotes over real protection. When you buy from a computer, you're on your own.

1. The "\$4,000 Gear Gap" (Safety Apparel)

If you're wearing high-end leathers, a premium helmet, and a tech-integrated airbag vest, you likely have **\$3,000–\$4,000 in safety gear** on your body.

- **The Trap:** Most "budget" policies cap "Custom Parts & Equipment" (CPE) at \$1,000. After a slide, your gear is single-use and must be replaced.
- **The Fix:** I ensure your **Safety Apparel** is specifically scheduled. Don't pay \$3k out-of-pocket to replace the gear that saved your life.

2. The "Resident Relative" Trap

In Ohio, you generally cannot be "liable" to yourself. Since your spouse or child is a "resident relative," they are often excluded from your **Bodily Injury** liability—even if you added Guest Rider Liability for friends.

- **The Fix:** High **Medical Payments (MedPay)** limits. MedPay is "no-fault" and covers your family's hospital bills when liability exclusions leave them with \$0 in protection.

3. The UM/UIM "Safety Net"

If a driver hits you on **I-75** or **Tylersville Rd**, is at fault, and has no insurance (or the Ohio \$25k minimum), **Uninsured Motorist (UM/UIM)** is the *only* thing that pays for your medical bills and lost wages.

- **The Expert Rule:** Your UM/UIM limits should always match your Liability limits. This is the only part of the policy that pays **YOU**.

3-Point Policy Audit (Check Your Dec Page)

- **Guest Rider Liability:** Is it explicitly added? Many "budget" quotes strip this to save a few dollars, leaving your friends unprotected.
- **CPE Limits:** Does your policy cover your \$2,000 exhaust *and* your \$4,000 in riding gear? (Usually, it doesn't unless you ask).
- **Specialized Towing:** Does your roadside assistance include a flatbed with motorcycle straps, or will they send a standard hook that damages your bike?

Why You Can Trust Terry: A GIANT KILLER Since 1978

I've been taking on the big carriers and protecting Ohio riders for nearly 50 years. I'm not a computer or a script—I'm a rider who survived a "left-turn" broadside accident. I know which coverages are lifelines and which are fluff. As an independent agent, I don't work for the big corporations; I shop them against each other to work for **you**.

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