

What is a motorcycle? Who needs a Motorcycle Endorsement? How do you get an endorsement? Do you need insurance to ride a motorcycle? Can you ride a motorcycle with a suspended driver's license? How old do you have to be to ride a motorcycle? Is a scooter the same? Who has to wear a helmet?

MOTORCYCLE - A motorcycle is two things at once. It is a motor vehicle and it is a motorcycle, which are covered by separate laws. To be a motorcycle, it must have less than 4 wheels as manufactured and it must have an engine of at least 50cc.

- A 49.5cc bike is still a motor vehicle, requiring a full valid driver's license to operate it on public roads. It is not allowed on bike lanes, shoulders or sidewalks.
- A trike, sidecar bike, motorcycle or scooter of 50cc or over requires a valid driver's license with a motorcycle endorsement on it.

ENDORSEMENT - Since July 1, 2008, all NEW endorsements must be earned by taking a safety course, there is no other option. There is NO GRACE PERIOD - you must have an endorsement before you ride at all.

- Basic Rider Course. This minimum 15 hour course on the school's bike or scooter includes all testing and may earn discounts and rebates. (\$245)
- Three wheeled riders may take the Sidecar/Trike Education Program on their own rig or that of the school, but they will be restricted to riding on three or more wheels (\$245)

INSURANCE - There are many confusing aspects to the insurance question. Because a motorcycle is first a motor vehicle, it must be insured with minimum liability insurance, since all motor vehicles in Florida must have liability insurance.

- If you finance your bike, you may be required to carry comprehensive and collision insurance to repair it if wrecked.
- If you are over 21 with \$10k+ in medical insurance to cover your possible injuries, you may choose to ride without a helmet, this has nothing to do with bike insurance.
- If you never have an accident, you may never be asked to show proof of liability insurance on your motorcycle, but if you do have an accident, it is too late to buy it!
 - Failure to carry liability insurance can result in the loss of your driver's license, tag, and/or registration. Under Florida's Financial Responsibility Law you may be required to post a bond of financial responsibility. It will be very difficult to purchase insurance, in the future once you are labeled an uninsured motorist.
 - If you are involved in a traffic accident, DUI, or other occurrences defined in the Financial Responsibility Law, there may be additional penalties and fines. You also may be liable for all damages caused, injuries sustained, and open to lawsuits that insurance would have protected you against.

SUSPENDED OR UNLICENSED? - No one may operate a vehicle with a gasoline powered motor on any public roadway without at least a valid class E driver's license. The only power assisted vehicle allowed to underage or unlicensed drivers is a bicycle with an electric helper motor capable of going no more than 20 mph on level ground. No powered vehicle is allowed on bike lanes, shoulders or sidewalks.

HELMETS must be worn by everyone under the age of 21, no exceptions. Over 21 may choose to ride without one, if they carry medical insurance to pay for their possible injuries.

FOR MORE INFORMATION OR TO REGISTER FOR CLASSES, CALL:

SafeRide Motorcycle Training
352-589-SAFE www.SafeRide.com

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