



## Motorcycle Laws in Florida

### Insurance Requirements for Motorcyclists in Florida

There are two sets of requirements for motorcycle riders in Florida. The first rule has to do with what insurance you need to have to lawfully ride without wearing a helmet. The second rule has to do with the liability insurance you have to carry to drive a motorcycle in Florida legally.

- To ride a motorcycle without a helmet, in addition to being over the age of 21, you must also have at least \$10,000 in medical insurance benefits. The insurance covers your injuries if you're hurt in a crash. That insurance is optional for motorcyclists, but it's mandatory if you don't want to wear a helmet.
- In addition, all motorcyclists must carry liability insurance. You must have at least \$20,000 in total bodily injury insurance, \$10,000 in coverage for property damage and bodily injury per person, and at least \$30,000 as your single incident liability limit. Even if you wear a helmet, it's against Florida law to drive a motorcycle without these required insurance minimums.

### You Must Have a Motorcycle Endorsement

To lawfully ride a motorcycle in Florida, you must have a motorcycle endorsement on your driver's license. That means you need specialized training for motorcycle drivers. It's possible to get a motorcycle endorsement without having a regular driver's license. In either case, you must have an endorsement specific to motorcycles to lawfully ride a motorcycle in Florida.

### Motorcycle Drivers Must Use Daytime Headlights

**Florida law 316.405** requires Florida motorcycle riders to drive using a headlight even in the middle of the day. The law makes it clear that failing to use a headlight isn't evidence of negligence in a civil case. However, if the failure to use a headlight is the proximate cause of a crash, it may be evidence of the motorcyclist's negligence in a civil case.

### Does Florida Have Motorcycle Helmet Laws?

Yes, Florida has motorcycle helmet laws. You must wear a helmet if you're under the age of 21. Even if you're over 21, you must still wear a helmet if you don't carry at least \$10,000 in medical coverage in case of an accident. Florida's motorcycle helmet law is **Florida law 316.211**.