



**State of New Jersey**  
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**BULLETIN NO. 18-01**

**TO: ALL NEW JERSEY MOTOR VEHICLE INSURERS**

**FROM: RICHARD J. BADOLATO, COMMISSIONER**

**SUBJECT: AUTOCYCLE INSURANCE - PERSONAL INJURY PROTECTION  
COVERAGE REQUIREMENTS - IMPLEMENTATION OF P.L. 2016,  
c. 35**

The Department of Banking and Insurance ("Department") is issuing this bulletin to provide instruction regarding the level of personal injury protection ("PIP") coverage required for motorcycles. It has come to the Department's attention that some insurers are providing only Pedestrian PIP coverage for motorcycles, while others are providing full PIP.

On August 31, 2016, P.L. 2016, c. 35 ("Chapter 35") was enacted. Among the statutory revisions:

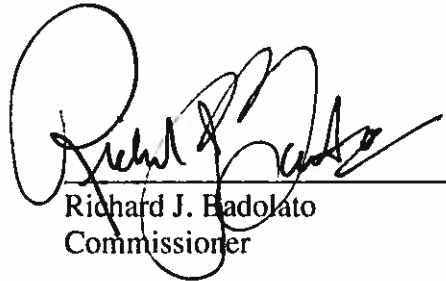
- N.J.S.A. 39:1-1 was revised to define motorcycles.
- A new section was created which requires motorcycles to be registered as motorcycles pursuant to N.J.S.A. 39:3-4, and
- The new section requires that owners of motorcycles maintain, *personal injury protection coverage pursuant to section 4 of P.L. 1972, c. 70 (C. 39:6A-4)* along with liability and uninsured motorist coverage.

The clear reference in the law to PIP benefits provided by N.J.S.A. 39:6A-4 means full PIP coverage; not pedestrian PIP as per N.J.S.A. 17:28-1.3. Therefore, the Department is instructing insurers that pursuant to Chapter 35 (see N.J.S.A. 39:3-10.34e), motorcycles are required to have full PIP coverage.

It is our understanding that insurers have been providing coverage for motorcycles primarily in two ways – either issuing a private passenger automobile (PPA) policy or a motorcycle policy. Please be advised that providing coverage to motorcycles through a PPA policy provides full PIP coverage as required under Chapter 35, and therefore no further action is required. However, providing coverage through a motorcycle policy does not

provide full PIP coverage, and therefore is noncompliant with Chapter 35. Any insurer with inquiries or concerns regarding compliance with Chapter 35 should contact Carl Sornson, Assistant Commissioner for the Office of Property and Casualty in the Division of Insurance at: (609)292-0844, x 50392 or [carl.sornson@dobi.nj.gov](mailto:carl.sornson@dobi.nj.gov).

January 3, 2018  
Date



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Richard J. Badolato  
Commissioner

DHT – Autocycle Insurance Coverage Bulletin/orders