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Winter Motorcycle Commuting Gear & Break-Even Guide

What it takes to ride a 2022 Indian Chief Dark Horse to work all winter, what the heated gear costs, and when it pays for itself against a diesel truck.

$2,090.27

All-in budget for the value heated kit (gear, tax, shipping, install, electrical reserve). Helmet not included.

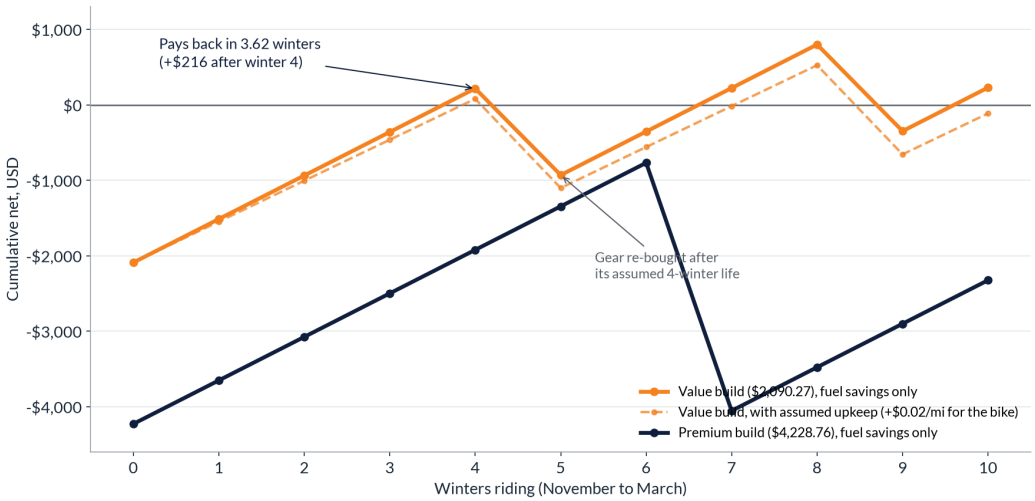
3.62 winters

Fuel-only payback at today's prices, or 128 round trips. 3.85 winters with assumed upkeep.

~35 rides

Rideable round trips in an average winter, from 10 winters of NOAA weather.

Heated motorcycle gear break-even: cumulative net savings by winter



Fuel: AAA Indianapolis 11/7/26 (diesel $6.67, premium $4.86), held constant. Bike 45 mpg vs truck 15 mpg, 48.8 mi round trip, ~35 rideable round trips per winter (10-winter NOAA average). Gear lives of 4 and 6 winters are assumptions; gear is re-bought after each life.

Before you buy anything: try the shell and heated liner on together, and have a tech confirm your bike's charging system can carry the load at full heat. And never ride on snow, ice, slush or refreeze days. Heated gear keeps you warm. It does nothing for traction.

Heads up: some links in this guide are Amazon affiliate links. If you buy through them, I may earn a small commission at no extra cost to you. As an Amazon Associate I earn from qualifying purchases.

1. The inputs

Research prepared November 7, 2026. Prices are what the stores listed on that date and will change. Fuel prices from AAA (Indianapolis metro, 11/7/26) are held constant, not forecast. Weather is history, not a forecast. Nothing here is professional, mechanical or financial advice.

Input	Value	Where it came from
Motorcycle	2022 Indian Chief Dark Horse, 45 mpg, premium	My real mileage
Truck	Diesel pickup, 15 mpg	My real mileage
Diesel	$6.6738 per gallon	AAA Indianapolis, 11/7/26
Premium	$4.8586 per gallon	AAA Indianapolis, 11/7/26
Commute	48.8 miles round trip, 3 days a week, November to March	OSRM routing (24.38 mi one way)
Rideable round trips	35.07 per winter (base rules)	NOAA GHCN-Daily, Indianapolis airport, 10 winters
Upkeep	Bike costs a net $0.02 per mile more than the truck	Assumption (tires, oil, salt care vs truck wear)
Gear life	4 winters (value), 6 winters (premium)	Assumption, no hard data found

The fuel math

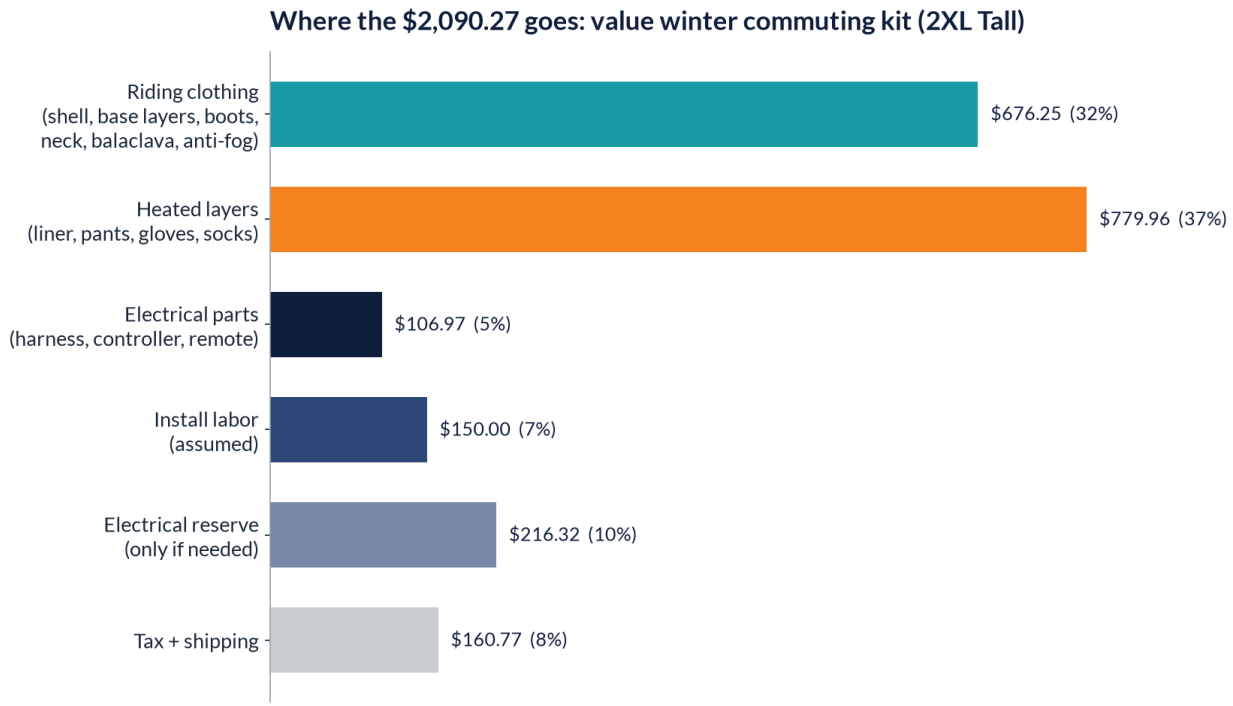
Truck: $6.6738 / 15 mpg = $0.4449 per mile. Bike: $4.8586 / 45 mpg = $0.1080 per mile. Savings: **$0.3370 per mile**, which is **$16.44 per round trip** and **$576.66 per winter** at 35.07 rides. With the assumed upkeep, it is $15.47 per round trip and $542.44 per winter.

2. The value kit (2XL Tall priority)

Type	Item	Store	Price
Outer shell	Fly Racing Street Terra Trek Jacket, Black 2XL Tall Waterproof HydraGuard shell, CE shoulder and elbow armor. Back protector sold separately. Was a closeout with 2 left when checked.	RevZilla	$299.95
Heated layer	Gerbing 12V Heated Jacket Liner 2.0 7 heat zones, 6.4 A. No tall size exists, so this is a standard 2XL.	Gerbing	$279.99
Heated layer	Gerbing EX Pro 12V Heated Pants Waterproof shell with removable heated liner, 3.6 A. Knox knee armor, no hip armor. Runs small.	Gerbing	$249.99
Heated layer	Gerbing GT5 Hybrid 12V Heated Gloves Aquatex waterproof membrane, 2.2 A per pair. Plugs into the liner sleeves. Runs about a size large.	Gerbing	$169.99
Heated layer	Gerbing 12V Heated Sock Liners 1.0 A per sock. Plug into the pant cuff.	Gerbing	$79.99
Electrical	Gerbing 12V Wireless-Ready Dual Controller Two channels, 192 W (16 A) max for one rider.	Gerbing	$69.99
Electrical	Gerbing 12V Battery Harness with Fuses Fused harness. Gerbing's chart puts this kit on a yellow fuse.	Gerbing	$11.99
Electrical	Gerbing 12V Wireless Temp Controller Remote Bar-mounted remote for the dual controller. Nice to have.	Gerbing	$24.99
Boots	Indie Ridge The Crow 7.1 Waterproof, CE EN 13634 Level 2.	Indie Ridge	$195.00
Base layer	Carhartt Force Midweight Base Layer Crew, Tall Thin synthetic waffle knit that comes in a tall cut.	Big Ray's	$49.99
Base layer	KLIM Aggressor 2.0 Base Layer Pant Synthetic base layer under the heated pants.	Scheels	$59.99
Neck	Alpinestars Neck Warmer Plugs the cold gap between helmet and collar.	RevZilla	$24.95
Head	Alpinestars Open Face Balaclava Thin under-helmet layer. $7.99 shipping on the RevZilla order.	RevZilla	$34.95
Visor	EK USA Cat Crap Anti-Fog Balm, 0.5 oz Check your helmet maker's shield care guidance first.	Amazon	$11.42
	Items		**$1,563.18**
	Shipping ($7.99 known plus $40 placeholder for unknown)		$47.99
	Sales tax (7%)		$112.78

	Gear with tax	**$1,723.95**
	Install labor (assumed)	$150.00
	Electrical reserve: second controller, second harness, about an hour of labor, only if the tech says it is needed	$216.32
	Planning all-in	**$2,090.27**

Prices as listed 11/7/26. The Cat Crap balm showed $11.48 on Amazon on 11/11/26, with offers from $11.42.



Prices as listed 11/7/26 (provisional). Helmet not included. Tax at 7%; $40 is a placeholder for unknown shipping. Clothing + heated layers = $1,456.21; electrical + install + reserve = $473.29.

3. The premium upgrade path

Same heated gloves, socks, controller, harness, remote, neck warmer, balaclava and tall base layer top. These swap in for the shell, pants, boots and base pant. All-in planning budget: **$4,228.76**.

Type	Item	Store	Price
Outer shell	KLIM Badlands Pro Jacket, Black 2XL Tall GORE-TEX Pro, CE Level 2 armor. Replaces the Fly jacket.	RevZilla	$1,319.99
Outer pants	KLIM Latitude Pant GORE-TEX, CE Level 1 knee and hip armor.	KLIM	$729.99
Heated layer	Gerbing 12V Heated Pant Liner Goes under the KLIM pant instead of the EX Pro pants.	Gerbing	$199.99
Boots	Sidi Adventure 2 GORE-TEX Taller, stiffer adventure boot.	Cycle Gear	$449.99
Base layer	KLIM Aggressor Pant 3.0 Heavier base layer pant.	KLIM	$99.99
Visor	Pinlock insert (only if your shield is Pinlock ready) Helmet specific, so this links to the shield and visor section.	RevZilla	$34.99

Optional add-ons

Type	Item	Store	Price
Hip armor	Knox Action Pro MK2 Armored Shorts Adds hip armor to the value build. Out of stock when checked.	RevZilla	$129.99
Gloves	Oxford Rainseal Pro Over Gloves Budget option if you keep older water-resistant heated gloves.	Kimpex	$20.99
Wind	Indian 17.8 in. Quick Release Low Windshield Fits the 2022 and newer Chief.	Rider Market	$529.99
Wind	Indian Quick Release Windshield Mount Kit Needed with that windshield on a Chief.	Rider Market	$219.99

Windshield plus mount with tax and a shipping placeholder: $813.18. Knox shorts with tax: $139.09.

Fit notes for tall riders

- The Fly Terra Trek and KLIM Badlands Pro come in a verified 2XL Tall.
- The Gerbing heated jacket liner does not come in a tall. A standard 2XL under a tall shell may come up short in the sleeves and torso, which matters because the gloves plug in at the liner cuff.
- Do not size the liner up to get length. Loose liners put the heat away from your body.
- Pants, gloves and boots depend on your own measurements. Gerbing pants run small and the GT5 gloves run about a size large.

4. The electrical check

Build	Liner	Pants	Gloves	Socks	Total at 12 V	Room under 16 A
Value	6.4 A	3.6 A	2.2 A	2.0 A	**14.2 A (170 W)**	1.8 A
Premium	6.4 A	4.6 A	2.2 A	2.0 A	**15.2 A (182 W)**	0.8 A

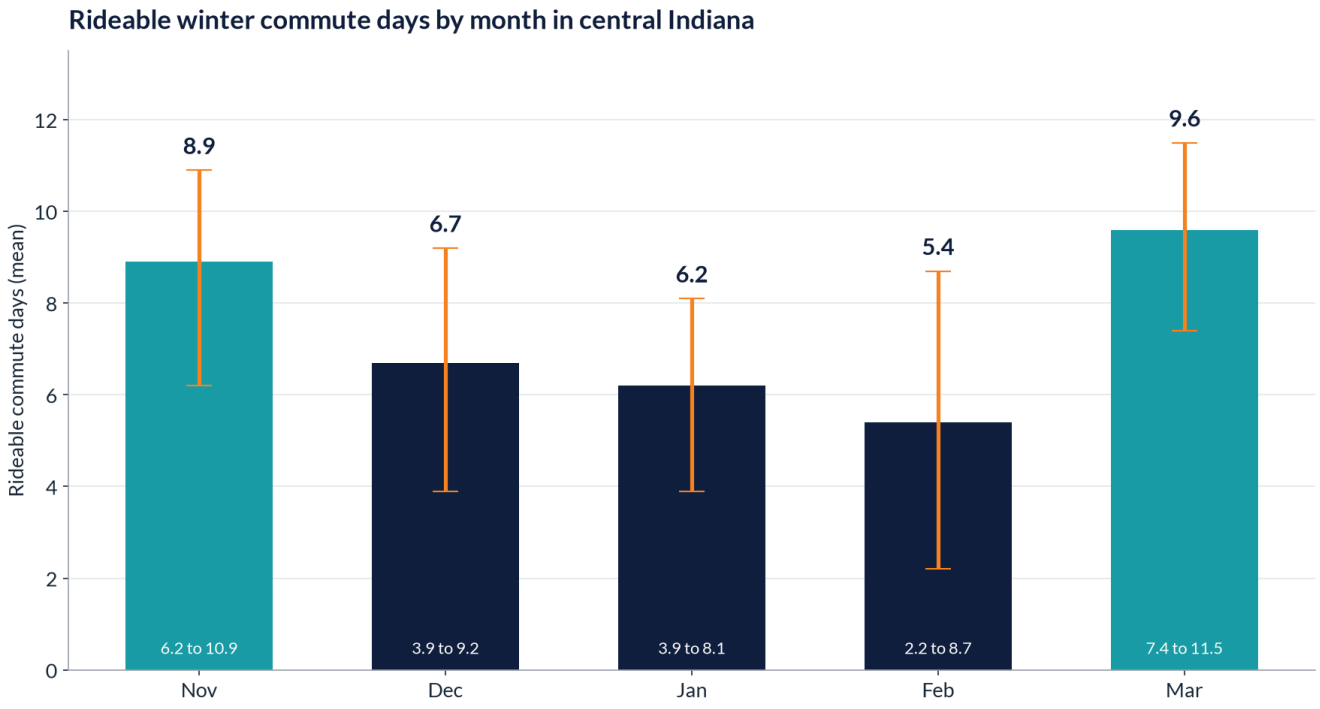
- Gerbing's dual controller is rated 192 W (16 A) max for one rider. Gerbing does not publish a per-channel limit or input voltage range.
- The Gerbing pant liner page also lists 77 W (about 6.4 A). If that is right, the premium set is about 17.0 A, over the controller max. Unresolved.
- The Chief's stock charging break-even is about 1,500 rpm (idle is 900). In 6th gear: 40 mph is about 1,490 rpm, 45 mph about 1,670, 55 mph about 2,045. Slow 6th gear cruising sits right at the line.
- Indian does not publish the bike's base electrical load, so the spare charging capacity is unknown.
- Indian's manual says to wire accessories to the load side of the main circuit breaker with ground at the engine ground. Do not use the 10 A power points for heated gear.

Have a qualified tech: install the fused harness where Indian's manual specifies, route it away from the exhaust and steering stops, and test charging voltage with all the gear at full heat, at idle and at commute rpm (Indian's TSB threshold is 13.4 to 14.8 V). A battery tender is not a fix for a charging system that cannot keep up.

5. How many days can you actually ride?

Ten winters (2016 to 2026) of NOAA daily weather at the Indianapolis airport, November 1 to March 31. Only weekdays count, at three commute days a week, minus holidays and a few vacation days: **57.8 planned commutes per winter**. The base rules then skip any day with snow, sleet or glaze, snow on the ground, snow the day before, or a refreeze risk (moisture with a low at or below 32°F).

Rules	Average rideable round trips	Range
Optimistic	49.4	43.9 to 55.4
Base	**35.1**	26.0 to 45.0
Conservative	26.9	19.0 to 36.5

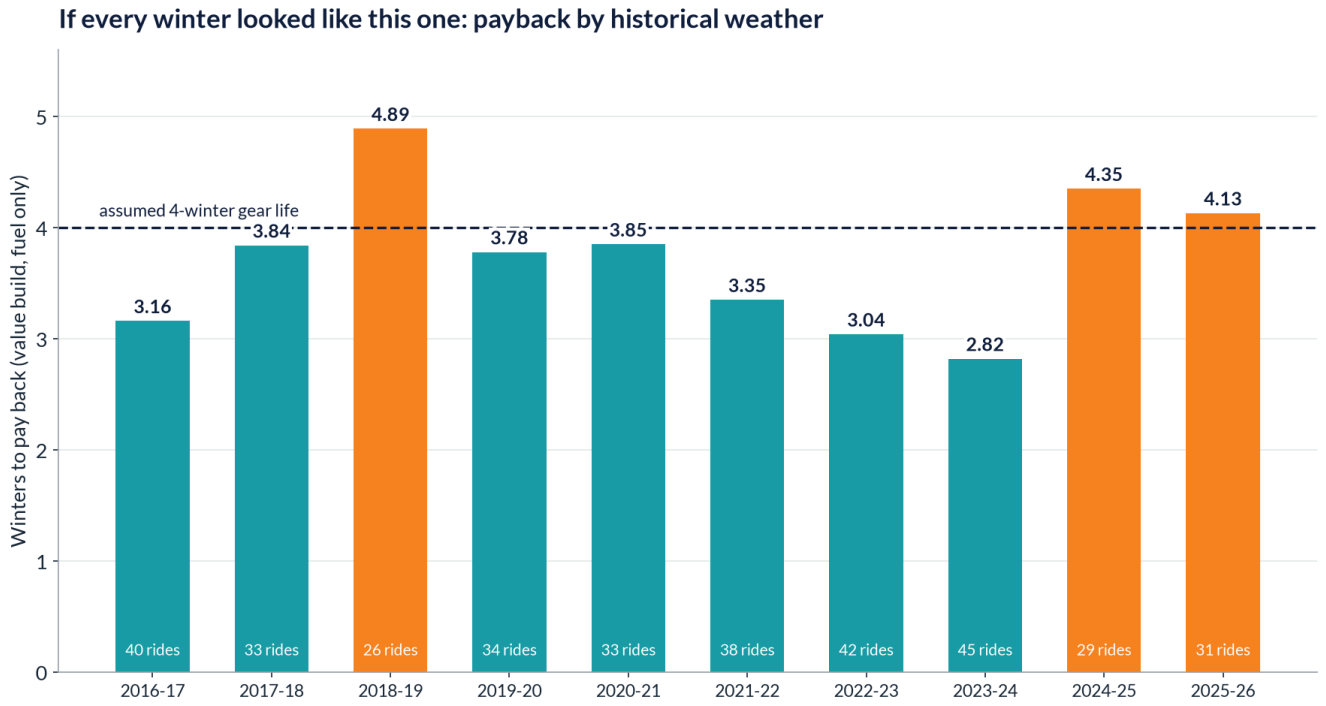


NOAA GHCN-Daily, Indianapolis airport, winters 2016-17 to 2025-26. Base rules skip snow, sleet, glaze, snow cover and refreeze days. Orange bars = 10th to 90th percentile. Historical, not a forecast.

The airport is a proxy about 20 miles from home, and country roads can stay slick longer. Decide each morning from the NWS forecast, INDOT TrafficWise and what the road actually looks like.

6. Break-even and sensitivity

Build (all-in)	Fuel only	With upkeep	Net at end of gear life (fuel / upkeep)
Value 2XL Tall, $2,090.27	**3.62 winters (128 trips)**	3.85 (136)	+$216 / +$79 (4 winters)
Premium 2XL Tall, $4,228.76	7.33 (258)	7.80 (274)	-$769 / -$974 (6 winters)
Value standard 2XL, $1,769.32	3.07 (108)	3.26 (115)	+$537 / +$400
Premium standard 2XL, $3,522.56	6.11 (215)	6.49 (228)	-$63 / -$268



Value build $2,090.27 / ($16.44 per round trip x that winter's rideable round trips). Best winter 2023-24: 2.82. Worst 2018-19: 4.89. Ten-winter average: 3.62.

What moves the answer

- **Weather.** Value kit payback ranges from 2.82 winters in the best winter (45 rides) to 4.89 in the worst (26 rides). The 10th to 90th percentile range is 3.02 to 4.40.
- **Diesel price.** At last year's Indianapolis prices (diesel $3.8685, premium $4.1527), savings drop to about $8.08 per round trip and the value kit takes roughly 7.4 winters to pay back, well past its assumed life.
- **Distance.** If the real round trip is closer to 60 miles, savings rise to about $20.22 per round trip.
- **Gear life.** The 4 and 6 winter lives are assumptions. Simple payback ignores re-buying worn gear; the cumulative chart includes it.

7. Morning go / no-go checklist

- Any snow, sleet, freezing rain or glaze today or overnight? No ride.
- Snow on the ground or snow yesterday? No ride.
- Wet roads with a low at or below freezing? Refreeze risk. No ride.
- Brine or salt slurry on the roads? Take the truck.
- Check NWS and INDOT TrafficWise, then look at your own driveway and road.
- Gear on, controller plugged in, engine running before heat comes on. Heat off before the engine goes off.
- Give cold tires a few miles before you ask much of them.
- Deer and dark mornings: be seen. Visibility gear is not in this budget.

After the ride

- Rinse salt off chrome, belt and connectors.
- Charge the battery if the bike sits.
- Dry your gloves and boots for tomorrow.

8. Sources

- AAA Gas Prices, Indiana: https://gasprices.aaa.com/?state=IN (captured 11/7/26)
- NOAA NCEI GHCN-Daily, station USW00093819 (Indianapolis airport): https://www.ncei.noaa.gov/access/services/data/v1
- 2022 Indian Chief Owner's Manual: https://www.indianmotorcycle.com.au/fileadmin/templates/pdf/en/2022/2022-chief-owners-manual.pdf
- Indian TSB on charging: https://static.nhtsa.gov/odi/tsbs/2022/MC-10222459-0001.pdf
- Gerbing 12V FAQ: https://www.gerbing.com/pages/12v-f-a-q and user guides: https://www.gerbing.com/pages/user-guides
- AAA Your Driving Costs 2025: https://newsroom.aaa.com/wp-content/uploads/2025/09/AAA-Brochure-Your-Driving-Cost-9.2025.pdf
- Product pages as linked in the tables above.

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