

What Do These Motorcyclists Have in Common? by Christopher Pyne, Esq.



A 38 year old woman riding home from her night class at college on a clear September evening is left turned by a woman causing very serious pelvic fractures and internal injuries, requiring many surgical procedures, a “C” clamp to hold her pelvis together, months of rehabilitation, months out of work and out of school. Her medical bills exceed \$600,000.

A 41 year old man riding home from work minding his own business and doing the speed limit, when another driver pulls out from a side street directly into his cycle causing a traumatic amputation of his right foot and lower leg. His medical bills exceed \$800,000.

A 32 year old riding home from work, enters an intersection on the green light when an elderly lady turns left directly in front of him resulting in a fractured neck among many other serious injuries. His medical bills exceed \$250,000.

ANSWER #1: NONE of the three had their own health insurance. Their medical bills ranged from \$250,000 to over \$800,000.

ANSWER #2: The defendants who caused these accidents and injuries had liability insurance policies of \$100,000 or LESS.

If you ride, maintain health insurance to cover you for potentially very significant medical bills. Do NOT expect the defendant driver to have insurance coverage to pay for your medical bills. Do NOT expect him or her to have enough insurance to compensate you for your injuries, lost time from work and future losses.

If you ride, you should have **Underinsured and Uninsured** insurance coverage on your motorcycle of at least \$250,000, but higher if you can afford it. This coverage may permit you to recoup financial and other losses when the responsible person’s insurance falls short. Uninsured (UM) coverage provides compensation when the responsible person has no insurance. Underinsured coverage (UIM) may cover you if the defendant did not have enough insurance to compensate you for your pain and suffering, lost wages, loss of enjoyment of life, disability and impairment. But, you can only collect UIM coverage if you carry more insurance than the defendant, so purchase as much underinsured and uninsured coverage as your budget permits.

Do NOT think accidents only happen to the biker who is riding aggressively. Accidents happen to everyone. Protect yourself with health insurance and underinsured and uninsured motorist coverage.

FINAL thoughts: Even if you recently renewed your motorcycle and auto/truck insurance for the year you can still change it to provide you with the best coverage. Simply contact your agent or insurance company directly and tell them you would like to increase and improve your coverage. Always keep a copy of the documents you submit and always check your policy when it arrives to make sure it contains the changes you requested.

REMEMBER: If you ride, it is imperative that you insure YOURSELF.