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INDIANA MOTORCYCLIST GUIDE

PROTECTING THE BIKER 101

by Randy Sevenish, Esq.



INDIANA MOTORCYCLIST GUIDE

Protecting the Biker 101

Randy Sevenish, Esq.

MOTORCYCLE EDUCATOR & INJURY LAWYER

SPEAKER MEDIA PRESS

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Dedication

This book is dedicated to our wonderful present and past clients that have suffered so badly in so many different ways due to a needless motorcycle crash. And due to the life-changing experiences to them both physically, and to they and their families financially, is what has inspired me to write this book in order to try to help others before it happens to them.

It is also dedicated to my awesome and lovely daughters, Alyssa and Abigail, who both ride as well, and are both women as good as they come.

But mostly, it is dedicated to my wonderful and beautiful wife, Regina, who rides as well, and she remains the main inspiration in my life in everything I do – especially by providing me guidance over many years of how and why to serve others; and, she is the most “do the right thing” person I have ever known. Because of her I am a better person as are others she touches each day; and, the world is a better place without any doubt or question. It remains no wonder why those who have been touched by her and know her the best affectionately refer to her as “Queen of the Universe” both for her beauty inside and out.

Contents

| | |
|--|----|
| DISCLAIMER | 7 |
| FOREWORD | 9 |
| INTRODUCTION..... | 11 |
| CHAPTER ONE: FREQUENTLY ASKED QUESTIONS..... | 13 |
| CHAPTER TWO: UNINSURED MOTORIST COVERAGE | 19 |
| CHAPTER THREE: UNDERINSURED MOTORIST COVERAGE..... | 23 |
| CHAPTER FOUR: SUMMARY OF INSURANCE COVERAGES..... | 27 |
| CHAPTER FIVE: WHAT ARE YOU ENTITLED TO? | 31 |
| CHAPTER SIX: SELECT INDIANA MOTORCYCLE CLUBS..... | 33 |
| CHAPTER SEVEN: SELECT INDIANA MOTORCYCLE EVENTS..... | 37 |
| CHAPTER EIGHT: SELECT INDIANA ROADS AND TRIPS | 43 |
| CHAPTER NINE: SELECT NATIONAL EVENTS..... | 51 |
| CHAPTER TEN: STATE HELMET LAWS..... | 55 |
| CHAPTER ELEVEN: SELECT MOTORCYCLE RESOURCE LINKS | 59 |
| CHAPTER TWELVE: IF NOTHING ELSE – READ THIS CHAPTER NOW (before a Crash)! | 63 |
| CONCLUSION | 73 |

DISCLAIMER

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As this publication is not intended as legal advice, any use of this information will not create an attorney-client relationship. After an initial consultation, and before representing you on any claim, a written attorney-client agreement must be signed in order to create such a relationship.

FOREWORD

If you're reading this, you are probably a motorcycle enthusiast. At Sevenish Law both my wife Regina and I are as well. We have been riding for over 35 years and I have to say that the times we have spent on our bikes and traveling with the Indiana motorcycle community are some of our fondest memories to date.

We wanted to write this book to be a simple, accessible guidebook for our friends and riders throughout the state of Indiana. One of the reasons I was so compelled to write this book is because as an attorney that rides, I can tell you that I see injured bikers in my office on a routine basis and I am sorry to say that more often than not they are just not carrying enough insurance to adequately protect themselves, their passengers or other parties that are injured in some way as a result of an accident.

I have traveled throughout the state talking to motorcycle groups about safety and being properly insured. Quite frankly, if you are not carrying enough insurance to protect all parties should a tragedy arise, then I consider it irresponsible to your family. I don't imagine I will win any friends by starting a book out suggesting you may be irresponsible, but my goal in writing this book is to motivate every motorcycle rider that picks it up to re-evaluate his or her insurance policy and make sure you are properly protected.

As a matter of fact, if you call my office, I will be happy to talk with you at no charge as to what coverage I recommend for you. Call me personally, at 1-800-278-9200 for a free insurance coverage audit.

Reason number two for writing this book is to explain a little bit about the legal process should you find yourself a victim of a motorcycle accident. There are some very important steps you must take soon after an accident to make sure that your legal rights are protected.

Finally, we wrote this book to answer your questions. Over more than 25 years as personal injury attorneys, we came to realize that clients kept coming to us with the same questions – questions about fault, their insurance claims and the risks and benefits of filing a lawsuit. This book is an attempt to answer the most common questions we get from clients and potential clients.

However, we know no book can answer every question. Every case is different, and it's only after we hear about your case that we can give you the answers that fit your personal situation. And no book can build the same relationship that a face-to-face meeting can. That's why we encourage you to contact us for more information or if you have questions, suggestions or concerns. Meeting with potential clients to hear more about their cases is never an inconvenience – it's an important part of our job. You can reach us at 800-278-9200 or come to our offices at 251 East Ohio Street, Suite 880, Indianapolis, IN 46204. You can also find us online at www.JusticeOnWheels.com or www.SevenishLaw.com.

INTRODUCTION

At Sevenish Law we are dedicated to helping injured people. As a matter of fact our firm only handles personal injury cases. We are proud to say we've helped hundreds of clients recover the money they need to pay their medical bills, support their families and be compensated for their injuries.

From the Desk of Attorney Randy Sevenish

I am Randy Sevenish, a motorcycle injury lawyer. Sevenish Law consists of a state-wide injury law practice with headquarters in downtown Indianapolis. As a former police Captain, my instinct is to render aid to victims and go after the bad guys. Although I'm not kicking in doors any more, I am still pursuing the bad guys. Make no mistake – a personal injury claim is a fight! In my present work, the “bad guys” are people who cause injuries through negligence and insurance companies who try to deny rightful compensation. I've built a reputation first as a SWAT Commander, decorated Sheriff's Captain, master police instructor and master martial arts instructor, and now in my current field as an attorney who takes tough cases, negotiates hard, and (when necessary) presents a great case to a jury.

My Background: A Career Built on Service

In 1973, I fulfilled a lifelong dream of becoming a police officer, and I made the most of my opportunity. As a Captain in the Marion County Sheriff's Department, I founded the county's SWAT team, attended the FBI Academy, and was honored as “Police Officer of the Year” by the City of Indianapolis for my efforts as a police instructor.

Law enforcement shaped my character, first and foremost I believe, and from those years I gained valuable accident investigation skills that I employ in seeking compensation for my clients.

I also hold advanced black belts in Isshinryu Karate (Master Rating) and other martial arts. I've passed my self-defense skills along to thousands of Indiana citizens and police officers as an instructor and owner of martial arts schools. You should be aware of this history that embodies everything I and Sevenish Law Firm stand for: integrity, honor, discipline – and aggressively bringing the fight to the opponent.

The Indiana Motorcycle Injury Lawyers

We are proud to say that many know us as *The Motorcycle Injury Lawyers* in the state of Indiana. In fact the nationally known organization known for professional education of motorcyclists, Road Guardians, based out of Milwaukee, WI, recommends only one law firm per state to its members. Proudly, Sevenish Law is that firm for Indiana. See www.RoadGuardians.org.

I have also served as lead attorney of the legal panel at the Annual *Bikers Betterment Conference* and we have been privileged to receive national awards for our commitment to educate and to represent motorcyclists.

We have worked very hard for that reputation and we truly are committed to serving the Indiana motorcycle community. As part of that commitment we routinely produce new educational materials to help promote awareness about motorcycle safety. We believe it is important to educate not just the motorcycle riding community but also drivers of motor vehicles in general. As you probably know, most motorcycle accidents occur because the driver of a bigger vehicle failed to see the motorcyclist. We will address some safety tips and strategies relevant to this issue a little later in the book.

We ride, we know motorcycle injury law. We understand the physics and dynamics of riding. We appreciate and understand the huge loss a motorcyclist suffers due to a crash. In result, bikers know, like and trust us.

CHAPTER ONE

FREQUENTLY ASKED QUESTIONS

How are motorcycle accident claims different from car and truck accident cases?

The physics & dynamics of riding a motorcycle are much different and must be understood. Motorcycle accidents can be caused by many things that would not cause a car or truck accident. Motorcycle accidents are also much more likely to be fatal or cause severe injuries because there are no “steel cages” of protection surrounding a rider as when driving a car or truck. Different laws apply to motorcyclists. And motorcyclists face prejudice from some drivers. All these things make it important to hire a lawyer with experience in motorcycle claims. And preferably one who rides and is very familiar with motorcycle injury law and the physics of riding. In other words, someone a motorcycle rider can trust as one of their own.

What are the most common causes of motorcycle accidents?

According to numerous studies, the failure of drivers to see motorcycles is the number-one cause of motorcycle accidents. More than half of all motorcycle accidents were caused by a driver violating the motorcycle’s right of way. In multi-vehicle accidents, drivers most frequently turned left in front of an oncoming motorcycle.

In single-vehicle motorcycle claims, over 2/3 were caused by mistakes made by riders themselves. An experienced motorcycle injury lawyer who rides knows this, knows motorcycle injury law, and will protect your rights.

How do insurance companies decide who was at fault in a motorcycle accident?

Insurance companies use police reports, statements taken of the motorcycle rider, statements from the insured, from other witnesses, physical evidence, and other facts or details to decide who was at fault. In other words, insurance companies early on will build a case against the rider in order to justify either denying a motorcycle claim or in efforts to reduce claim value. As a strategy, insurance companies often will assume the rider is at fault and once they dig in their heels they rarely budge unless you have professional help on your side before they try that tactic. Because motorcycle accidents are more costly to the insurance company because they usually involve more serious injuries, they may, and frequently do, try to blame you for your own injuries rather than pay up. An experienced motorcycle injury lawyer who rides & understands the “Rules of the Road” will conduct another investigation, protect your rights, and get you the full settlement you deserve.

Who can be sued for a motorcycle accident?

You may sue anyone who is at fault for your injuries including a company. This is known as who was the “direct & proximate” cause of your injuries. Most often but not always, this means a driver who hurt you by violating traffic laws such as making an unsafe lane change in traffic, failing to yield the right of way, disregarding a stop sign or red light, rear-ending you, by not looking out for you or for many other reasons. This could also include suing the vehicle owner in some cases if permission was given to another to drive. If the wrongdoer was drunk or impaired, it could also include the person or establishment that served the alcohol. However, if a defective motorcycle or part caused your injuries, you may sue the manufacturer responsible for building

the defective product. Government agencies can also be held liable for unsafe roads. A motorcycle injury lawyer who rides will know exactly who to include. But understand the vast majority of motorcycle injury claims will not require the need for a lawsuit.

Does it matter whether I was wearing a helmet?

No. You have the right to file a claim or lawsuit over your injuries, regardless of whether you were wearing a helmet. That's true even if you were legally required to wear a helmet. However, if you have a head injury, the insurance company may claim you may have contributed to your own injuries by choosing not to wear one and you may get a lower offer from them or award from a jury than you would have recovered otherwise. A motorcycle injury lawyer you trust will protect you from these defenses early on in the claim process. You may still claim other "special" and "general" damages for other injuries, including past & future medical bills, wage loss, repair costs of the motorcycle and custom parts as well as physical injuries such as past & future pain & suffering, inability to function as a whole person, scarring, disfigurement, permanency of injury and others.

What can I do if I was forced off the road or hit by a hit and run driver?

In this situation, you may still be able to make an insurance claim if you have uninsured (UM) motorist coverage of your own which is an absolute must for motorcycle riders. Insurance companies are famously reluctant to pay these claims, however, and may blame you for your own injuries – even though, believe it or not, they are your own insurance company! Some policies may also have a "physical contact" requirement but there could be ways around that. If you have any trouble enforcing your legal rights, you should contact a motorcycle accident lawyer you trust as soon as possible in order to immediately investigate the crash, to take witness statement, to review physical evidence, by taking pictures and/or video of the scene and your injuries and to otherwise aggressively protect your rights and interests as a motorcycle rider.

Should I wait to see what the insurance company offers before contacting a lawyer?

You can, but I strongly recommend against it for many reasons. Besides, you can make big mistakes early on that can hurt or wreck your claim. Keep in mind the insurance company is not on your side even if it is your own company. Everyone knows insurance companies want to save money, and motorcycle claims are expensive. Sometimes, that means the insurance company will find excuses to reduce your settlement, such as claiming you contributed to your injuries by not wearing full gear, by alleging you were all or partially at fault, by holding your recorded statement against you and so on. But most importantly, by trying to handle it yourself will just allow the adjuster an excuse to set a lower “reserve” of money on your claim. Right after your accident and well before the insurance company makes you an offer, level the playing field with the professional adjuster by first talking with a motorcycle injury lawyer you can trust. You can always go back to the adjuster but when you do, at least go back armed with knowledge.

What can I claim in a motorcycle accident lawsuit or insurance claim?

For most injured motorcycle riders and passengers, you can file a claim or even sue, if necessary, for the “special damages” incurred because of the accident such as past & future medical bills, wage loss, repair costs of the motorcycle and custom parts as well as others. You can also claim “general damages” which normally are the largest part of your claim. Some examples are past & future pain & suffering, emotional distress, inability to function as a whole person, scarring, disfigurement, permanency of injury and other damages. An experienced motorcycle injury lawyer you can trust knows exactly what “special” and “general” damages to demand on your behalf even if you don’t. People who have lost a loved one can claim additional damages for their own grief, loss of love & companionship, loss of household and personal services, costs of funeral & burial expenses and other economic losses depending upon whether the deceased passed away as a single adult with no children or left behind dependent next of kin under the Wrongful Death Statutes.

Why should I hire a motorcycle injury lawyer?

A motorcycle injury lawyer who rides and knows motorcycle injury law has a unique perspective and special place in his heart for an injured rider and you speak the same language. Logically, you can get a larger settlement than you would be likely to get on your own in the overwhelming majority of the time unless there is a problem with your claim; or if the lawyer is inexperienced or uneducated about handling motorcycle claims. Remember, the insurance company is not your friend. An experienced motorcycle injury lawyer will level the playing field and speak the same language as the adjuster. The motorcycle injury lawyer will demand the insurance company set a higher reserve of money on your claim and be able to prove the full extent of your injuries thus allowing you to collect enough compensation to cover all of your damages as allowed under the law. This could be a tragic mistake and remains a big problem for those attempting to do so.

In countless examples, well-intended motorcycle crash victims have settled with the wrongdoer's insurance company prematurely. In some cases, the full extent of their injuries and damages were not yet quantified. If settled, it's too late. In others, they failed to gain permission from their own insurance company, then they are precluded from filing a UIM (underinsured motorist) claim with their own company. This is a huge and costly mistake and there are many, many other examples and reasons not to do it yourself. *Don't become a victim twice.*

In most cases, an experienced motorcycle injury lawyer should be able to secure a money settlement for you that is nearly always larger for you with attorney fees than if you attempt to handle the entire claim yourself without attorney fees. Plus you'll have the headache of trying to figure out what to do, what amount to ask for, what damages to ask for and worry about making a mistake. In addition, injury law can be very complex, especially when it comes to paying back your health insurance, Medicare, Medicaid and other liens all required to be paid back by law. Your lawyer will know how to negotiate these liens down and will also identify all coverage's that may apply which could include UIM (underinsured motorists), umbrella policies and others. In other words,

your motorcycle injury lawyer shall “maximize” the overall value of your claim, “minimize” your obligation to pay back liens and will also correct the record if you were unfairly blamed for your own injuries and protect you from unethical or illegal moves by insurance company.

Can I afford to hire a motorcycle injury lawyer?

Yes. Anyone with a strong case can hire a motorcycle injury lawyer because they use “contingency” fees. Using this kind of fee, you pay absolutely nothing at the beginning of your case. Instead, you will pay your lawyer from an agreed percentage of your winnings (usually 1/3 if the case settles and sometimes slightly more if the claim escalates to litigation), if and only if you win. The motorcycle injury lawyer will agree to this percentage with you ahead of time when you first meet, so you will never be surprised by attorney fees later on. Furthermore, you should consider hiring one that offers a 100% “Client Satisfaction Policy” such as “if in the first 30 days you are not completely satisfied with the way you are treated by the attorney or staff or how your claim is being handled, you have a right to have your file returned to you with no attorney fees and no questions asked.” *You also want to hire a motorcycle injury lawyer that will guarantee the attorney’s fee will never be larger than your net settlement in your hand.* There is just no excuse not to hire a motorcycle injury lawyer. You have nothing to lose and you transfer all of the stress, obligations and worries of the claim to him while you focus upon getting well. You cannot afford not to hire one; and preferably one who rides and is very familiar with motorcycle injury law and the physics of riding. In other words, someone a motorcycle rider can trust as one of their own.

CHAPTER TWO

UNINSURED MOTORIST COVERAGE

As a motorcycle injury lawyer, one of the requirements is that you know insurance coverage inside and out. Understanding all aspects of insurance coverage is foundational to a personal injury law practice. In this chapter we are going to talk about uninsured motorist coverage for motorcyclists. This is a *must* for all motorcyclists.

What is Uninsured Motorist Coverage?

Uninsured motorist coverage or what we call UM coverage for short, is one of the most overlooked and most important types of coverage's that bikers can have, aside from liability coverage that protects the biker when they themselves are at fault. *There's just no other more important coverage for those riding motorcycles than uninsured motorist coverage, other than perhaps underinsured which is at least equally important.*

Uninsured motorist coverage protects you and the people you love when a wrongdoer is at fault and has no insurance and no assets or means to otherwise compensate you. So in that case, you have in essence purchased insurance coverage before a crash for the uninsured driver.

Is Uninsured Motorist Mandated by Law?

Uninsured motorist coverage is not mandated by law and therefore it is not something that you will automatically have if you ask your insurance agent to just provide you with what the law requires.

However, if you don't choose the coverage, the insurance agent will actually ask you to sign a waiver of this coverage in writing. *Please don't do that. Doing so would be a huge mistake.*

What people don't realize is that uninsured motorist coverage is really not very expensive comparatively speaking. Yet in my practice in recent years I have found a very troubling trend of bikers choosing not to have this very valuable form of coverage, thinking that they are saving money.

The problem comes up when a biker is injured by an uninsured driver and the bikers themselves have no UM coverage. They can still sue the uninsured driver, but in most cases these people fail to have sufficient assets to go after and the uninsured driver can also file bankruptcy which means, the injured biker gets nothing.

So whether you call it a big mistake, an error in judgment or just a simple lack of understanding or knowledge, it makes no difference. *Do not ride without this coverage.*

How Much Uninsured Motorist Coverage Do You Recommend?

It really depends upon the amount of risk that a biker is willing to take and gamble with. Unlike liability coverage, which is intended to pay someone else for their injuries caused by the biker's negligence, UM coverage provides compensation to the motorcyclist themselves, to their family members, passengers, etc, when injured by an uninsured person.

So, for that reason alone, it just makes sense to purchase at least as much UM coverage as they have in what's called liability coverage. We strongly recommend that based upon their assets and comfort level that they should have at least \$250,000 per person and \$500,000 per accident. And although probably beyond the scope of this question, if they also own a home and indeed have coverage on their bike for 250/500, they should also

consider securing what's called an umbrella policy of one to two million dollars for just a couple of hundred more dollars annually. *It is the responsible thing to do as a mom, dad, husband, wife, or even if single.*

Does Automobile UM Coverage Help A Biker?

Be very careful here. It really depends upon the ownership of the vehicle they're on when an accident happens. Many motorcyclists include their bike on the same policy as their car, truck and even homeowners, but some choose to have a completely different company to insure their bike for some reason. And the general rule is that UM coverage follows you wherever you go. So that means that whether you're in your vehicle or someone else's vehicle or in their truck, your truck, bicycle, moped, motorcycle or even if you're jogging down the road.

So typically, UM coverage follows you, but most companies will exclude UM coverage if it is not specifically covered on the motorcycle owned by you without first paying for that coverage. So it's best just to have UM coverage on all vehicles you own, period. When in doubt, get with your agent and just read the fine print because as I've always said – *the big print giveth and the small print taketh away*. As everyone who lives in a modern society knows, health care can be very expensive.

CHAPTER THREE

UNDERINSURED MOTORIST COVERAGE

As we said in the last chapter both uninsured and underinsured motorist coverage are critically important to bikers. In this chapter we will focus on underinsured motorist coverage. *This is an absolute must.*

What is Underinsured Motorist Coverage?

Underinsured coverage or what we call UIM coverage is likewise, one of the most overlooked and ignored types of coverage that bikers can have. And aside from what's called liability coverage, there is just no other more important coverage than UIM coverage aside from UM or uninsured motorists coverage.

UIM coverage is exactly as the name suggests. It protects you and those people dear to you if the underinsured wrong doer is at fault and he or she has insurance, but just not enough insurance to fully compensate you.

Is Underinsured Motorist Coverage Mandated by Law?

Sadly, no. In Indiana insurance agents are actually required to offer both UM and UIM coverage's to bikers, but the biker can choose not to have it by waiving it. And it really amazes me just how many bikers out there choose to waive this very important type of coverage. Frankly, it can be the difference between

protecting themselves and those they love from financial ruin. So as with UM coverage which is normally sold together with UIM coverage, I have noticed a continuing and troubling trend of people choosing not to opt-in to this form of coverage.

Then when they're seriously injured by an underinsured driver, they realize the huge error that they made, but it's just too late. Don't roll the dice on this. Make sure you have plenty of UIM coverage to start with, to settle up with the underinsured driver's insurance company first then second to negotiate with your own insurance company up to the UIM limits. But absolutely, do not ride without this coverage. *As I said in the beginning of this book, to ride without UIM and UM coverage is frankly irresponsible and places way too much needless risk upon the biker himself or herself as well as their families.*

How Much Underinsured Motorist Coverage Do You Recommend?

Under most policies UIM coverage is sold together with UM coverage, and how much coverage one should have will depend largely upon the risk that one is willing to take. Keep in mind that UIM coverage provides compensation to the bikers themselves, to the family members and to their passengers when injured by a person with insurance, but just not ample insurance. So with the UM coverage, for example, it only makes sense to purchase at least as much UIM coverage as you have in liability coverage. So if you choose to have \$50,000 in liability, then you should have at least \$50,000 in UIM *at minimum*.

But most bikers choose to be dramatically under compensated, so what I would like to recommend is a general rule of thumb of having at least \$250,000 per person and \$500,000 per accident. And they should also keep in mind just as with UM coverage, should they suffer a significant injury only this time at the hands of underinsured driver, that they need to know that their own insurance company will not pay them anymore than the UIM limits they have agreed to buy as listed on their declaration pages regardless of their injury no matter how bad. And even then, their own insurance will more times than not, not want to pay out the

UIM limits. So, in the end, the wise biker will carry plenty of UIM coverage before the crash happens and then get ready to fight their own insurance company.

What is Your Best Advice to Bikers Regarding Insurance Coverage?

Buy as much UM and UIM coverage as your budget and comfort level shall allow. Bad accidents happen to good people. So, don't be one of the tragic stories shared by people like me about good people like you. Make sure you have ample UM and UIM coverage's. It will ease the burden of a significant injury and the resultant impact upon you and your family. You can't afford to go cheap here. Big mistake!

CHAPTER FOUR

SUMMARY OF INSURANCE COVERAGES

Bodily Injury and Property Damage Liability Coverage

This is the coverage that protects you when YOU are at fault but only protects you up to your policy limits. Make sure it is high enough because YOU are responsible to pay for the excess damages over those limits. If you seriously injure someone else, even by accident, just having the “state required minimum” will not help you much unfortunately. Currently the “state required minimum” is \$25,000 per person/\$50,000 per accident. (For all those injured.)

Excess Liability Coverage

Usually this goes along with a homeowner’s (or sometimes rental) policies. The coverage protects you when YOU are at fault and your underlying Bodily Injury Liability is insufficient. You should carry at least \$1M with this coverage. However, most insurers will require you to have at least \$250k in Bodily Injury Liability in order to qualify.

Uninsured Motorists (UM) Coverage

Uninsured motorist coverage protects you from a driver that hits you that is at fault and has no insurance at all. This coverage will

pay for your injuries and may also cover damage to your bike. In some cases, this coverage may pay your lost wages. It is very important coverage to purchase and it is not very expensive. *Don't be a victim twice!*

Underinsured Motorists (UIM) Coverage

UIM coverage protects you when the wrongdoer is at fault and has insurance but not enough insurance to fairly compensate you. Like UM coverage, your own insurance company “steps into the shoes” of the wrongdoer when it comes to claim valuation. Again, you should always assume a wrongdoer has enough insurance coverage to protect you. In motorcycle crashes that include this scenario, the wrongdoer may not have nearly enough insurance coverage to compensate you; and due to misjudgment, you could purchase sufficient UM or UIM coverage. If you don't, your family could financially suffer significantly for the worse. Don't forget this very important coverage!

**JG removed apostrophe on subhead
COVERAGE'S these
two pages.**

Excess Coverage with UM/UIM Coverages

Usually this goes along with a homeowner's (or sometimes rental) policies. Excess or Umbrella with UM/UIM coverage's protects you when someone else is at fault and your UM/UIM coverage's are insufficient to fully compensate you. You'll want \$1M or more and it will just cost a few dollars and is well worth it.

Collision, Comprehensive & Custom Parts

Collision coverage pays for your vehicle damage resulting from an impact with another object (e.g. other motor vehicle, tree, road – such as driving through a pothole) and when parked even if you were not driving it at the time. *Collision* coverage is usually sold with a deductible.

Comprehensive coverage pays for most losses other than *Collision*, such as wind, fire theft, etc. Usually *Comprehensive* would also cover you in a collision with an animal. If you hit a deer, it's usually a *Comprehensive* loss even though it was a “collision.” Other common types of examples of covered items include vandalism,

SUMMARY OF INSURANCE COVERAGES

broken windshields, dent/scratches caused from road debris, etc. *Comprehensive* also carries a deductible.

Custom Parts & Equipment/Accessory (CPE) Coverage. Although *Collision* or *Comprehensive* may pay for a portion of your CPE damages, you may need to buy additional coverage if you have added additional non-stock options. Coverage equal to the value of the custom parts is recommended. See your licensed insurance agent for details on any of the above coverage's for full explanation.

Recommended Minimum Coverages for Motorcyclists

Liability Coverage:

| | Per Person | Per Accident |
|-------------------------|---|--------------|
| Bodily Injury Limits: | \$250,000 | \$500,000 |
| Property Damage Limits: | n/a | \$25,000 |
| Medical Payments: | \$25,000 (or higher) if you have no Health Insurance & is payable to rider/passenger regardless of fault) | |

Umbrella Liability Coverage:

| Per Person | Per Accident |
|------------|--------------|
| n/a | \$1,000,000 |

Uninsured Motorists (UM) Coverage:

| | Per Person | Per Accident |
|-------------------------|------------|-------------------------|
| Bodily Injury Limits: | \$250,000 | \$500,000 |
| Property Damage Limits: | n/a | Equal to Value of MC |
| Custom Parts: | n/a | Equal to Value of Parts |

Underinsured Motorists (UIM) Coverage:

| | Per Person | Per Accident |
|-----------------------|------------|--------------|
| Bodily Injury Limits: | \$250,000 | \$500,000 |

Excess/Umbrella Coverage with UM/UIM Coverages:

| Per Person | Per Accident |
|------------|--------------|
| n/a | \$1,000,000 |

NOTE: This information is designed to give you recommendations that you can follow, or not follow; AND/OR to add or subtract coverage's given your own comfort level and amount of assets you have. My opinion is that the above should be considered as MINIMUM coverage's you should have which ALWAYS should include UM (Uninsured) and UIM (Underinsured) coverage's. These coverage's are VERY important for you to have if injured. Without those coverage's, you risk not being fully compensated for your injuries, damages and wage loss if ever involved in a crash caused by someone else.

Please take these recommendations to your insurance agent and review your coverage's, your assets and risks you are willing to take. If you do NOT already have these coverage's, I strongly urge you to consider getting them now and BEFORE you head to the road on your bike (or car, truck for that matter). Consider the consequences of your decision to you and to your family for only a few more dollars. Your decision! Your choice! Ride Safe – Ride Right!

DISCLAIMER NOTICE: Sevenish Law Lawyers are licensed attorneys in the State of Indiana but are not insurance agents. The above reflects our recommendations based upon actual cases handled and are offered for educational purposes only and should not be construed as legal advice nor is there an attorney-client relationship in result of this information. You should discuss these and all insurance coverage matters with a licensed insurance agent.

CHAPTER FIVE

WHAT ARE YOU ENTITLED TO?

Generally speaking, under Indiana law, if you are involved in a motorcycle accident or injured through no fault of your own, you are entitled to recover “damages” to compensate you and make you “whole” again, at least in theory. They include but are not limited to the following damages, both “special” and “general damages”:

- Medical Bills
- Lost Wages
- Pain and Suffering
- Impaired Earning Capacity
- Future Medical Bills
- Future Lost Wages
- Inability to Function as a “Whole Person”
- Disfigurement or Scarring
- Loss of Relationship with your Spouse (Loss of Consortium)
- Punitive Damages – if there was malicious conduct

If the accident resulted in a wrongful death, there are additional damages that can be claimed. They may include:

- Emotional pain and suffering
- Mental anguish
- Loss of love and companionship of dependent next of kin
- Loss of care – especially for a minor child of the deceased
- Loss of protection
- Single adult limitations

Note: These are not all inclusive. Contact an experienced motorcyclist injury lawyer for more information or visit our websites: www.sevenishlaw.com, or www.JusticeOnWheels.com

CHAPTER SIX

SELECT INDIANA MOTORCYCLE CLUBS

Accident Scene Management

www.AccidentScene.org

American Legion Riders - Indiana

www.IndianaLegionriders.org

American Legion Riders, Post 500

www.alrpost500.org

AMVETS Riders

www.IndianaAMVETSriders.com

Blue Knight Law Enforcement Motorcycle Club

www.BlueKnights.org

www.bkgllrc.com

BMW Motorcycle Club

www.indybmwclub.webs.com

Buffalo Soldiers Motorcycle Club

www.IndyBuffaloSoldiers.com

Christian Motorcycle Clubs Index

www.ChristianMotorcycleClubsIndex.com

Christian Motorcyclists Association

www.cmausa.org

Combat Veterans Motorcycle Association

www.CombatVet.org

Eagle Riders – Indiana Chapters

www.EagleRiders3207.org/joining.html

HOG – Indianapolis North Chapter #1

www.HDofIndy.com

HOG – Indianapolis Southside Chapter #1242

www.SouthsideChapter.com

HOG – Indianapolis Southside Harley-Davidson & Buell

www.SouthsideHarley.com

HOG – Indianapolis West

www.IndyWestHD.com

HOG – Indianapolis Bloomington

www.IndianaHarley.com

HOG – Hoosier Hills Chapter

www.indianaharley.com

HOG – Kokomo

www.hdkokomo.com

Honda Wings

www.IndianaOnWings.org

Iron Pigs

www.IronPigs.us

Leathernecks Motorcycle Club

www.leathernecksmc.org

Masonic Riders Association

www.widowssons.com

Marine Riders

www.MarineRiders.org

Mars Hill Charity Riders

www.CharityRider.com

New Life Riders for Christian Ministries

www.NewLifeRiders.com/events

Patriot Guard

www.PatriotGuard.org

www.IndianaPatriotGuard.org

POW-MIA Riders

www.powmiariders.com

Renegade Pigs

www.RenegadePigs.com

Road Guardians

www.RoadGuardians.org

Rolling Inferno

www.RollingInfernoic.com

Rolling Thunder

www.RollingThunderMotorcycleRally.com

www.IndianaRollingThunder.com

www.RollingThunderI.com

Sisters in the Wind

www.sistersinthewind.com

U.S. Military Vets Riders

www.usmv.org

VFW Riders

www.VFWRiders.org

Vulcan Riders Association

www.vulcanriders.us

NOTE: regarding select Indiana Motorcycle Clubs, they are numerous and state-wide and the above remains a small sampling. However, additional links to established clubs are added regularly to www.justiceonwheels.com, www.sevenishlaw.com and the e-book version of this publication. For an updated pdf version, order at the above sites. If you believe a specific motorcycle club should be included please email your request for the author's consideration, to include contact information and specifics about the club at info@sevenishlaw.com. Further, the above links were all active at the time of publishing but the author takes no responsibility and has no way of controlling when links are changed.

CHAPTER SEVEN

SELECT INDIANA MOTORCYCLE EVENTS

Motorcycle Events Directories

www.abateofindiana.org
www.BikerPlaza.com
www.CycleFish.com
www.hdofindy.com
www.IndyPokerRuns.com
www.JusticeOnWheels.com
www.lets-ride.com
www.MotorcycleEvents.com
www.MotorcycleLife.net
www.MotorcycleMonster.com
www.SevenishLaw.com

Abate Indiana Boogie

www.theharley.com/boogie

Arizona Bike Week

www.AZBikeWeek.com

Daytona Bike Week

www.OfficialBikeWeek.com

District 15 Road Division

jackmckinney7@yahoo.com

Goshen Iron Horsemen

jdcole15@yahoo.com

G & S Racing

www.gandsracing.com

Heroes of Public Safety

www.HeroesofPublicSafety.org

Hoosier Hilltoppers

www.hoosierhilltoppers.com

Indiana Sheriff's Association

www.IndianaSheriffs.org

Indiana State HOG Rally

www.instatehogrally.com

Johnson County Sheriff's Charity Ride

www.johnsoncountysheriff.com

Let's Go Racing LLC

<http://highflymx.com>

Loop for Life

www.loopforlife.com

Mid America Cross Country AKA MAXC

gibbs11x@yahoo.com

Midnight Riders MC

www.midnight-riders-mc.com/

Miracle Ride

www.miracleride.net

Moto-GP Indianapolis

www.indianapolismotorspeedway.com/redbullindianapolisgp/

Muddobbers MC Inc

www.muddobbersmc.org

Pediatric Brain Tumor Foundation Of the US

www.RideForKids.org

Plymouth Blackhawks MC Inc

beancliff@att.net

Racer Productions Inc

www.gnccracing.com

Reads Racing

www.readsracing.com/

Riders MC

www.ridersmc.org

Russ Dellen Memorial Ride

www.DellenLoop.org

Source Interlink Media

317-927-7500

Stoney Lonesome MC

www.stoneylonesomemc.com

Sturgis Rally

www.Sturgis.com

Wabash Cannonball Motorcycle Club

www.wabashcannonballmc.com

Wildcat Creek MX

www.wildcatcreekmx.com

Select AMA Events/Competitions:

Backwoods Motorsports

scott@backwoodsmotorsports.com

Bunker Hill Speedway

js500black@hotmail.com

bunkerflatrack@hotmail.com

bunkerhillflatrack.com

District 15 Road Division

katielove00@aol.com

charlie@midnight-riders-mc.com

G & S Racing

griffisike@aol.com

www.gandsracing.com

Goshen Iron Horsemen

jdcole15@yahoo.com

Hoosier Hilltoppers

www.hoosierhilltoppers.com

Infamous Few

infamousfewin@yahoo.com

Iron Knights

chartman@iron-knights.net

www.iron-knights.net

Let's Go Racing LLC

letsgoracing1@yahoo.com

www.highflymx.com

Mid America Cross Country AKA MAXC

gibbs11x@yahoo.com

www.midamericaxc.com

Mid-West Motorcycle Club

mwc199418@yahoo.com

ksmith8849@aol.com

www.mid-westmc.com

Midnight Riders MC

charlie@midnight-riders-mc.com

ctatork@aol.com

www.midnight-riders-mc.com

Muddobbers MC Inc

dspenceh250@yahoo.com

www.muddobbersmc.org

Old Fort Motorcycle Club Inc

dsdskip@msn.com

Overland Enterprises Inc.

kyle@badlandsoffroad.com

www.badlandsoffroad.com

Plymouth Blackhawks MC Inc

beancliff@att.net

elsona34@aol.com

Reads Racing

reads@kconline.com

lorilocklin@yahoo.com

www.readsracing.com

Riders MC

rickettsracing@yahoo.com

todd@griffonph.com

www.ridersmc.org

Trials Inc

doughodgdon@gmail.com

information@trialsinc.org

www.trialsinc.org

Wabash Cannonball Motorcycle Club

steve_henson@live.com

Wildcat Creek Mix

wildcatcreekmx@hotmail.com

www.wildcatcreekmx.com

NOTE: regarding Indiana Motorcycle Events, they are numerous and state-wide are in the thousands and continue to grow each year, some of which are not even announced until a few weeks before the event. However, additional links to known events are added regularly to www.justiceonwheels.com, www.sevenishlaw.com and the e-book version of this publication. For an updated pdf version, order at the above sites. If you believe a specific motorcycle event should be included please email your

request for the author's consideration, to include contact information and specifics about the event at info@sevenishlaw.com. Further, the above links were all active at the time of publishing but the author takes no responsibility and has no way of controlling when links are changed.

CHAPTER EIGHT

SELECT INDIANA ROADS AND TRIPS

From www.motorcycleroads.com

NORTHERN INDIANA

South Bend to Four Winds Casino Run

www.motorcycleroads.com/routes/MidWest/IN/IN_19.shtml

Reviews Summary: a lot of farm country including some Amish territory. Small rolling hills and partial forest areas while on the border between IN and Michigan. Some patches of rougher country depending on the time of year. Beautiful ride in the fall.

Directions: Start near South Bend, Indiana. You can pick up Kern road just off of US 31 South of the US 20 Bypass.

Length: 43 Miles

Stagecoach Road

www.motorcycleroads.com/routes/MidWest/IN/IN_16.shtml

Reviews Summary: short trip through the heart of the Indiana dunes. Likely to see wildlife and sand dunes. Relatively flat road but lots of twists and turns.

Directions: This road is only a couple miles long, so there are no

gas stops, restaurants or shopping on the road proper. However all these things are minutes away in Portage Indiana.

Length: 3 miles.

US HWY 12 Through the Indiana Dunes

www.motorcycleroads.com/routes/MidWest/IN/IN_I5.shtml

Reviews Summary: a winding two lane highway through the IN dunes National Lakeshore. Highway is flat, but with quite a few sweeping turns. Well maintained blacktop. There is camping, public beaches and picnic areas. Especially beautiful in the fall.

Directions: This ride starts in Portage Indiana at the intersection of Indiana HWY 249 and US Highway 12. Take Highway 12 west until you reach Michigan City.

Length: 15 miles.

SR 26 to South River Road

www.motorcycleroads.com/routes/MidWest/IN/IN_I4.shtml

Reviews Summary: Mostly rural country roads. Hilly ride through wooded areas with some nice river views. The route also takes you through a section of Purdue University Campus.

Directions: This trip starts out, and ends in Buck Creek. It's a loop, but fun all the same. You start out on Main st (750e) and head north. This road changes names a couple times, but you need to stay on in. After about five miles in will stop at SR 25. Head south on 25 for about another five miles until you come to 225. Turn right onto 225 towards Battle Ground. 225 takes you straight into Battle Ground, probably another five miles. Take 225 through Battle Ground, until you come to SR 43. Turn left onto 43 heading south toward Lafayette. Stay on 43 until you get into West Lafayette. Once in West Lafayette you will come to State st. At the light, turn right and go up the hill. This will take you through Purdue's campus. State st. is also SR 26. Once out of West Lafayette, stay on 26 until you come to N 750 W. Turn left on to that road until you come to a stop sign. At the sign, turn left onto W 125 N. Stay on this road until you come to Division rd. Division becomes South River rd, and goes by the Fort. Stay on this road

until you come to US231. Head south on 231 until you come to st rd. 350 S. Turn right onto 350. You will stay on this road, going through Lafayette and crossing over both US 52, and St Rd 38, ending at St Rd 26. Once at 26, you will turn right heading east. There will be a stop light, with a huge church on the corner. At the light turn left. This road will be N 550 E., which you stay on until you come to a stop sign. At the sign, the intersecting road is N 775 E. Turn left onto 775 and take it until you come to E 300 N. Turn right onto 300 N heading east. Take this road until you come to 900 E. Turn left on to 900 heading north. At the first stop sign, turn left. This road will be 500 N, and will head back into Buck Creek and ending the trip.

Length: 58 miles.

West Central Indiana: Hwy 234 & Sugar Creek Canyon

www.motorcycleroads.com/routes/MidWest/IN/IN_3.shtml

Reviews Summary: Lots to take in on this ride: carved sandstone canyons, covered bridges, two state parks, quaint old towns with old fashioned saloons, cafes and soda fountains, and horse drawn Amish buggies. Excellent pavement may be a reason it is a favorite ride among motorcyclists.

Directions: Start and end this ride in North Salem (Indiana) at the intersection of IN 236 and IN 75. There is a gas station with convenience store and cafe, a second café down the street, and the Red Dog Saloon: lots of places to meet your riding buddies. Go north on state route 75 from North Salem, and roller-coaster your way along Big Walnut Creek to IN 234 in Jamestown; then turn west. A lot of motorcycles have been crossing paths lately on Indiana 234. Things get interesting right away. Just try to resist wicking up the throttle on the first set of wide, flat sweepers after leaving Jamestown. Then, through Ladoga, it's more wide high speed sweepers: right, then left, then right - one after the other. Enjoy them now, because things are about to get a lot tighter. At the stop sign, cross US 231, then a few miles later, cross IN 47. Continue west on 234, and enter the "tingle" zone. This is a series of hilly, tight radius turns; all on a wonderfully smooth piece of

tarmac. Each time your foot pegs scrape it, the back of your neck will tingle. If you notice, there's a neat old church, and a tidy old farm implement museum between the last right and left-hander. This is Freedom. What a great name for a town. Maybe you can make the stop; I never could. A little further west, pass by the entrance to Shades State Park. On the next section of 234, leave your "shades" in your pocket because the lanes narrow, the woods close in, and the road drops into Sugar Creek canyon. If it's early, the pavement may be wet. If you make it to the bottom intact, cross the bridge, turn left into the Deer Mill Covered Bridge parking area, and treat yourself to the view of this beautiful canyon along Sugar Creek. Mount up, and get back to 234 because there's more. Climb out of this tight wooded canyon heading west through one twisty after the other, being careful not to scrape any tree bark with your bar ends. Just hearing that throaty exhaust note of the big thumper reverberating through these woods reminds me of riding Skyline Boulevard heading for Alice's. Whoa! Reality check! A few roller coaster miles later, arrive at Hwy US 41 at the stop sign, and turn south. This is a beautiful section of old 41 as it meanders through wooded hills and past rock studded creeks. There are lots of Amish around these parts, and early Sunday, they're all headed for church in their horse-drawn buggies. So, watch out for them and anything the horse may leave behind. After a few miles, look for the IN 47 turnoff towards Turkey Run State Park and take a left there (head east on to IN 47). [A short, interesting side trip may be taken a few miles past the entrance to the park. Watch for a carved wooden sign on the left indicating the Narrows Covered Bridge. Turn off 47 for a few miles to find another fantastic view of Sugar Creek canyon at the Narrows.] If you're getting hungry, get back on IN 47 and head north past Turkey Run Golf Course and Waveland Lake and drive into the town of Waveland by turning right on IN 59 (now you're heading south) and look for Brenda's café - downtown on the left. Or, if you want wait to eat at the Red Dog Saloon, continue south on IN 59 through Waveland to the stop sign at IN 236. Here turn left on 236 heading east and take this all the way back to North Salem. There you can shut the bike down at the Red Dog Saloon where lunch is waiting. This trip is

just under a hundred miles, and makes a nice early morning ride: Sunday or any day. So, here's hoping our motorcycles cross paths one day on Indiana 234.

Length: 85 miles.

SOUTHERN INDIANA

Aurora to Madison

www.motorcycleroads.com/routes/MidWest/IN/IN_22.shtml

Reviews Summary: The Ohio River runs on the south and bluffs on the north along much of the way. The rest is rolling farm land. There are many interesting old river towns along the way. Rising Sun and Patriot are two of them. The roads are good most of the way but watch out for washouts after heavy rains. It's a resort area so traffic can be bad on the weekends.

Directions: Start near downtown Aurora at the junctions of US 50 and IN 156. Go South on IN 156 to Rising Sun, following it to Vevay. In Vevay, take IN 56 to Madison. We have traveled both directions on this route. I suggest doing so, as the view is much different. You can also vary the by taking IN 262, IN 250, or IN 129 to enter or leave the route.

Length: 58 miles.

Morgan-Monroe Loop

www.motorcycleroads.com/routes/MidWest/IN/IN_21.shtml

Reviews Summary: The ride starts in Morgantown IN and completes a loop that will take you through rolling countryside with plenty of twisting roads and tranquil wooded areas in the Morgan-Monroe State Forest. The roads are in excellent condition for the most part except for some patches that run through the forest where there is some loose gravel.

Directions: Head south on SR 135. Turn right at the Grocery store on the corner of SR 45 and 135. Follow SR 45 west for 15 miles to New Unionville where you will see a water tower. At this point, turn right on to Bethel Ln. Follow this for 3 miles to Old SR 37. Turn

right for 9 miles to the entrance of Morgan-Monroe Forest (on your right). Turn right on Forest Rd and follow through the park to where the road ends at a yellow arrow pointing right. Follow road to the right for about 1/4 mile to Hinson/Gose Creek Rd. Turn Left and follow this until the road T's into Jordan Rd. Turn Left on Jordan Rd. and follow for approx 3 1/2 miles until you come out onto SR 37. Turn right and go 1 mile to SR252 where you will turn right and follow for 9 miles back into Morgantown. Enjoy the trip!

Length: 61 miles.

Southeastern Indiana Ohio River Run

www.motorcycleroads.com/routes/MidWest/IN/IN_17.shtml

Reviews Summary: this ride has some great views of the Ohio River. Once in Madison, stroll the downtown streets with unique shops and a lot of antique stores. On the trips back take Rt 62 where you will see beautiful landscape and some great Amish farms.

Directions: From Aurora, follow the Ohio River RT 56 southwest. After you pass through Rising Sun, route 56 will head east and away from the river and it is here where you need to switch to and take it into Vevay, IN. Stay straight through town and the road will turn into Hwy 56/Route 56 and head west still hugging the river as it goes all the way to Madison, IN. From Madison take Hwy 142 north and split off on Route 62 heading northeast and up through Friendship and on to Dillsboro, IN.

Length: 92 miles

From Santa Claus to Lincoln's Home to the Ohio River

www.motorcycleroads.com/routes/MidWest/IN/IN_10.shtml

Reviews Summary: You'll be traveling the same shady forest and rolling hills area of IN that President Abe Lincoln grew up in and pass by a park named in his honor –Lincoln State Park. Part of the

ride is a heavy forest area with huge trees that line the roadway. Roads are generally well paved.

Directions: Start in Santa Claus, IN and head west on Route 162 to US Highway 231 South to Route 66 East (Ohio River).

Length: 33 miles.

The Brown County to Ohio River Cruise

www.motorcycleroads.com/routes/MidWest/IN/IN_2.shtml

Reviews Summary: this ride will take you through the most beautiful sections of Indiana. The scenery and roads are top notch and the amenities are very good for a Midwest rural area. Sections of the route offer some of the best motorcycle roads in the Midwest. Many sections have sharp turns leading into climbs or descents.

Directions: From Bloomington Indiana head east on state route 46. Look for the signs to Nashville if you wish to visit that town (you will head north on route 135 for a few miles). Take 135 south for the rest of the route ... all the way down to the Indiana/Kentucky border.

Length: 125 miles.

CHAPTER NINE

SELECT NATIONAL EVENTS

Select Motorcycle Events in the U.S.

1. **Daytona Bike Week**
Usually held in late February to early March in Daytona Beach, Florida.
2. **Biktoberfest**
Held in October in Daytona Beach, Florida.
Biktoberfest is like a smaller version of Daytona Bik Week.
3. **Sturgis Motorcycle Rally**
Held in Sturgis, South Dakota, this is a seven day event typically held in early August.
4. **Laconia Motorcycle Week**
Held in Laconia, New Hampshire in mid-June this nine day event is a favorite of the Harley Davidson cruiser crowd.
5. **MotoGP at Laguna Seca**
This is a racing event featuring international stars. It is held in Monterey, California in July.

6. **MotoGP at Indianapolis**

This is a racing event held in Indianapolis in September. It features some of the best roadracers in the world and the Indianapolis Motor Speedway actually built a 2.6 mile road course for the event.

7. **Americade**

This event is held in Lake George, NY and caters to touring riders. It is a five day event held in June.

8. **Honda Hoot**

This is a four day event held in June in Knoxville, TN and it is best known for being family friendly.

9. **Golden Aspen Rally**

Held in Ruidoso, New Mexico, this event runs for four days in mid-September.

10. **The Springfield Mile**

Held on a mile-long dirt oval at the Illinois State Fairgrounds in Springfield, Illinois on Labor Day weekend.

Top Motorcycle Safety Foundations

1. **The American Motorcyclist Association**

www.amadirectlink.com

2. **The BlueRibbon Coalition**

www.sharetrails.org

3. **The BMW Motorcycle Owners of America**

www.bmwoa.org

4. **The Gold Wing Road Riders Association**

www.gwrra.org

SELECT NATIONAL EVENTS

5. **The Harley Owners Group**
www.harley-davidson.com
6. **The Honda Sport Touring Association**
www.ridehsta.com
7. **The National Off-Highway Vehicle Conservation Council**
www.nohvcc.org
8. **The Riders of Kawasaki Club**
www.kawasaki.com
9. **The Riders Association of Triumph**
www.triumph.co.uk/usa
10. **The STAR Touring & Riding Association**
www.startouring.org

Select Great Motorcycle Movies

1. **The Wild One**
Marlon Brando and Lee Marvin as rival gang leaders.
2. **The Wild Angels**
Peter Fonda, Nancy Sinatra and Bruce Dern.
3. **Hell's Angels on Wheels**
Jack Nicholson
4. **Hell's Belles**
Jeremy Slate
5. **Easy Rider**
Peter Fonda and Dennis Hopper as a couple of hippie bikers.
6. **Little Fauss and Big Halsy**
Robert Redford

7. **On Any Sunday**
Steve McQueen
8. **Take It to the Limit**
Documentary
9. **Chopper Chicks in Zombietown**
Jamie Rose, Catherine Carlen and Lycia Naff
10. **Beyond the Law**
Charlie Sheen

CHAPTER TEN

STATE HELMET LAWS

INDIANA MOTORCYCLIST GUIDE



Motorcycle Laws by State

Remember that while other laws vary from state-to-state, all 50 states require a motorcycle operator's license.

The AMA assumes no responsibility for the accuracy of information included in this guide. Every effort has been made to ensure the information is accurate at the time of publication.

UPDATED 3/29/10

Safety Helmet Legend

Delaware: requires helmets be worn by riders under 19 and all novice riders. All others must have helmets in their possession. All helmets are required to have reflectorization.

Florida: helmets not required for riders over 21 with a minimum of \$10K in medical insurance.

Kentucky: requires helmets of all instructional permit holders, novice riders & riders under 21.

Maine: requires helmets for all riders under 18, all instructional permit holders, all novice riders & all passengers of operators for whom a helmet is required.

Pennsylvania: helmets not required of riders over 21 with successful completion of rider training or two full years riding experience.

Rhode Island: requires helmets be worn by all novice riders, all riders under 21 & all passengers.

Texas: requires helmets of all riders under 21. Riders 21 & up can forgo helmets if they have successfully completed a motorcycle safety course or carry medical insurance that will cover motorcycle accident injuries.

Rider Ed Legend

* Most states require both a knowledge test and a skills test for licensure.

Eye Protection Legend

● required unless equipped with a windscreen that is at least 15" above handlebars.

◇ required unless equipped with windscreen

PH: required of all permit holders, regardless of equipment

35: required at speeds over 35 mph, regardless of equipment

Daytime Headlight Use Legend

Dates: headlight use required for all vehicles manufactured during or after these dates.

NOTE: modulating headlights are permitted in all 50 states per federal regulation 49 CFR 571.108 S7.9.4

| | Safety Helmet | State Funded Rider Ed * | Eye Protection | Daytime Use of Headlight (see legend for date information) |
|-------------------|---------------------------------|---|----------------|--|
| Alabama | Required | available | | |
| Alaska | Under 18 & passengers | | ● | Use required |
| Arizona | Under 18 | Completion waives skills test | ◇ | |
| Arkansas | Under 21 | | Required | Use required |
| California | Required | Req. under 21, waives skills test | | 1978 |
| Colorado | Under 18 & passengers | Completion waives skills test | Required | |
| Connecticut | Under 18, permit holders | Req. under 18, waives skills test | ◇ | 1980 |
| Delaware | See legend | Req. under 18, waives both tests | Required | |
| Florida | See legend | 1 st time applicants | Required | Use required |
| Georgia | Required | Waives skills & knowledge tests | ◇ | Use required |
| Hawaii | Under 18, with reflectorization | Completion waives skills test | ◇ | |
| Idaho | Under 18 | Req. under 21, waives skills test | | |
| Illinois | Not required | Req. under 18, waives both tests | ◇ | Use required |
| Indiana | Under 18, permit holders | Completion waives skills test | Under 18 | after 1/1/1956 |
| Iowa | Not required | Req. under 18, waives skills test | | after 4/1/1977 |
| Kansas | Under 18 | Waives skills & knowledge tests | ◇ | 1978 |
| Kentucky | See legend | Completion waives skills test | Required | |
| Louisiana | Required | Completion waives skills test | ◇ | |
| Maine | See legend | 1 st time applicants, both waived | | Use required |
| Maryland | Required | Req. under 18, waives both tests | ◇ | |
| Massachusetts | Required | Completion waives skills test | PH, ◇ | |
| Michigan | Required | Req. under 18, waives skills test | ◇, 35 | |
| Minnesota | Under 18, permit holders | Req. under 18, waives skills test | Required | Use required |
| Mississippi | Required | | | |
| Missouri | Required | Completion waives skills test | | |
| Montana | Under 18 | Completion waives skills test | | Use required |
| Nebraska | Required | Waives skills & knowledge tests | | |
| Nevada | Required | Waives skills & knowledge tests | ◇ | |
| New Hampshire | Under 18 | Completion waives skills test | ◇ | |
| New Jersey | Req. with reflectorization | Completion waives skills test | PH, ◇ | |
| New Mexico | Under 18 with reflectorization | Req. under 18, waives both tests | ◇ | |
| New York | Required | Completion waives skills test | Required | Use required |
| North Carolina | Required | Req. under 18, waives skills test | | Use required |
| North Dakota | Under 18 with reflectorization | Required under age 16 | | |
| Ohio | Under 18 & novice riders | Req. under 18, waives skills test | ◇ | |
| Oklahoma | Under 18 | | ◇ | Use required |
| Oregon | Required | Req. under 21, waives both tests | | Use required |
| Pennsylvania | See legend | Waives skills & knowledge tests | Required | after 1973 |
| Rhode Island | See legend | 1 st time applicants, both waived | Required | |
| South Carolina | Under 21, with reflectorization | available | Under 21, ◇ | Use required |
| South Dakota | Under 18 | Waives skills & knowledge tests | ◇ | |
| Tennessee | Required | Waives skills & knowledge tests | ◇ | Use required |
| Texas | See legend | 1 st time applicants, waives skills test | | after 1974 |
| Utah | Under 18 | Completion waives skills test | | |
| Vermont | Req. with reflectorization | Completion waives skills test | ◇ | |
| Virginia | Required | Completion waives skills test | ◇ | |
| Washington | Required | Req. under 18, waives both tests | ◇ | Use required |
| West Virginia | Required | Waives skills & knowledge tests | Required | Use required |
| Wisconsin | Under 18, permit holders | Req. under 18, waives skills test | ● | Use required |
| Wyoming | Under 18 | Completion waives skills test | | Use required |
| Dist. Of Columbia | Req. with reflectorization | | ◇ | |
| Puerto Rico | Required | | Required | Use required |
| Canada | Required | | | |

STATE HELMET LAWS



Motorcycle Laws by State

Remember that while other laws vary from state-to-state, all 50 states require a motorcycle operator's license.

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UPDATED 3/29/10

| Legend | Traffic Actuated Signal (after complete stop) | Passenger Age Restrictions | Helmet Speakers | Mirror- see * for date information | Periodic Safety Inspection | Turn Signals- see * for date |
|---|--|-------------------------------|------------------------|---------------------------------------|-------------------------------|---------------------------------|
| ● required if manufactured on or after this date. | Alabama | | | required | | |
| | Alaska | | | required | random | |
| | Arizona | | | required | ∅ | |
| | Arkansas | Permitted with caution | none under 8 | required | | |
| | California | | single earphone only | required | random | required |
| | Colorado | | | required | random | |
| | Connecticut | | | required | random | |
| | Delaware | | | required | required | |
| | Florida | | | required | | required |
| | Georgia | | for communication only | required | | |
| | Hawaii | none under 7 | | required | required | |
| | Idaho | After one full cycle | | required | | |
| | Illinois | | | required | | |
| | Indiana | | | after 1/1/56 | | |
| | Iowa | | | required | | |
| | Kansas | | | required on left | random | after 1973 |
| | Kentucky | | | required | | |
| | Louisiana | none under 5 | | required on left | required | required |
| | Maine | | | required | required | after 1974 |
| | Maryland | | single earphone only | required | upon title transfer | required |
| | Massachusetts | | possession prohibited | required | required | required |
| | Michigan | | | required | random | |
| | Minnesota | Affirmative Defense | single earphone only | required | random | |
| | Mississippi | | | | required | |
| | Missouri | | | | required | |
| | Montana | | | required | | |
| | Nebraska | | | | | |
| | Nevada | | | required | | after 1973 |
| | New Hampshire | | | required | required | |
| | New Jersey | | | required | required | |
| | New Mexico | | | required | random | required |
| | New York | | single earphone only | required | required | after 1985 |
| | North Carolina | After 180 seconds | | required | required | |
| | North Dakota | | | required | | |
| | Ohio | | | required | random | after 1968 |
| | Oklahoma | | | required | | |
| | Oregon | | | required | random | required |
| | Pennsylvania | | for communication only | * see legend | required | |
| | Rhode Island | | possession prohibited | required | required | |
| | South Carolina | After 120 seconds | | required | | |
| | South Dakota | | | required | | required |
| | Tennessee | Permitted with caution | | required | | |
| | Texas | | | required | required | |
| | Utah | | | required | required | |
| | Vermont | | | required | required | required |
| | Virginia | | communication only | required | required | |
| | Washington | none under 5 | | required | random | |
| | West Virginia | | | required | random | required |
| | Wisconsin | After 30 seconds | | required | random | required |
| | Wyoming | | | required | | |
| | Dist. Of Columbia | | | required | required | |
| | Puerto Rico | | | required | required | |
| | Canada | | | | | |

● required if
manufactured on or
after this date.

∅ annual emissions
inspections required
in Maricopa County

* Pennsylvania
requires mirrors of all
vehicles
manufactured after
4/1/1977. Mirrors
are required by
inspection
regulations.

TRAFFIC ACTUATED SIGNALS

NOTE: Regarding
motorcycles
proceeding at traffic
controlled red lights
when the presence
of the vehicle does
not cause the light to
change, after a
complete stop and
exercising due
caution.

RIDING 2 ABREAST IN SAME LANE

NOTE: Vermont and
Virginia are the only
states to expressly
forbid riding two
abreast in the same
lane. All other states
permit it, either by
notation or by lack of
reference in
administrative code
or statutes.

PASSENGER SEATS & FOOTRESTS

NOTE: Mississippi,
Missouri & Canada
do not show laws
requiring passenger
seats or footrests.
Texas does not
require footrests. All
other states require
both a passenger
seat and footrests for
any vehicle actively
carrying a
passenger.

MOTORCYCLE HELMET LAWS & STATISTICS

MOTORCYCLE HEAD INJURY STATISTICS

Motorcycle helmets reduce the likelihood of a fatality in a crash by 37% and reduce the likelihood of brain damage by 67%.

A motorcyclist is 40% more likely to suffer a fatal head injury and 15% more likely to suffer a nonfatal injury than a helmeted rider.

SOURCE: National Highway Traffic Safety Administration | Insurance Institute for Highway Safety | Federal Motor Vehicle Safety Standard

MOTORCYCLE HELMET LAWS By STATE

- ☐ UNIVERSAL
- ☐ PARTIAL
- ☐ NONE

About HELMET LAWS

- Universal helmet law covers all riders.
- Partial helmet law require helmets based on age, training and/or insurance coverage.



(800) 278-9200

www.JusticeOnWheels.com



CHAPTER ELEVEN

SELECT MOTORCYCLE RESOURCE LINKS

Justice on Wheels

www.JusticeOnWheels.com

Sevenish Law – Motorcycle Division

www.SevenishLaw.com

www.YouTube.com/sevenishlaw

www.YouTube.com/swatladyer

ABATE of Indiana

www.AbateofIndiana.org

Accident Scene Management, Inc.

www.asmi.org

Americans for Responsible Recreation Access (ARRA)

www.arra-access.com

American Motorcyclist Association (AMA)

www.AmericanMotorcyclist.com

American Safety Council

www.safemotorist.com/Indiana/Driving/motorcycles.aspx

Blue Ribbon Coalition

www.sharetrails.org

BMW Motorcycles

www.BMWMotorcycles.com

Ducati Motorcycles

www.Ducati.com

Harley-Davidson Motorcycles

www.HarleyDavidson.com

Honda Motorcycles

www.powersports.honda.com

Indiana Criminal Justice Institute

www.in.gov/cji

Indiana Motorcycle Operator Safety Education Program

www.doe.in.gov/safety/mre/index.html

Indiana Motorcycle Safety & Awareness

www.in.gov/cji/2533.htm

Indiana Riding Trails / Flat Track

www.Dirt.com

www.DiscoverIndianaRidingTrails.com

www.HoosierTrailRiders.com

www.IndianaFlatTrack.com

Insurance Companies Consumer Watchdog

www.BadFaithInsurance.org

Kawasaki Motorcycles

www.kawasaki.com/Products/Motorcycles.aspx

Motorcycle Riders Foundation (MRF)

www.mrf.org

Motorcycle Safety Foundation (MSF)

www.msf-usa.org

SELECT MOTORCYCLE RESOURCE LINKS

Motorcycle Tips & Techniques

www.msgroup.org

Motorcycle USA

www.Motorcycle-USA.com

National Highway Safety Administration (NHTSA)

www.nhtsa.gov

National Off-Highway Vehicle Conservation Council (NOHVCC)

www.nohvcc.org

Polaris, Triumph, Victory & BMW

www.rfalconepowersports.com

Road Guardians

www.RoadGuardians.org

Sample Motorcycle Test Questions for License

www.testquestionsandanswers.com/motorcycle-practice-test.html

Steve Pyatte “Papaw”

www.papawinc.com

Suzuki Motorcycles

www.Suzukicycles.com

Trikes

www.bikes-n-trikes.com

Triumph Motorcycles

www.TriumphMotorcycles.com

Victory Motorcycles

www.PolarisIndustries.com

Yamaha Motorcycles

www.Yamaha-motor.com

NOTE: the above Resources Links only includes a small sampling of links to resources online important to motorcyclists.

Additional links are added regularly to www.justiceonwheels.com, www.sevenishlaw.com and the e-book version of this publication. For an updated pdf version, order at above sites. If you believe a specific motorcycle link should be included please email your request for the author's consideration at info@sevenishlaw.com. Further, the above links were all active at the time of publishing but the author takes no responsibility and has no way of controlling when links are changed.

CHAPTER TWELVE

IF NOTHING ELSE – READ THIS CHAPTER NOW (before a Crash)!

As a fellow “Biker” or “Motorcyclist” – whatever you happen to refer to yourself as, let me be as straight and upfront with you as I possibly can. Many of you know me throughout the State of Indiana for our State-Wide Motorcycle Injury Practice and educational programs. Maybe you know me from sponsoring many motorcycle charities rides or actually riding next to you on escorted to informal rides, or speaking at motorcycle or biker seminars, or being the only Indiana Motorcycle Injury Lawyer recommended by RoadGuardians.org, or in other motorcycle related educational programs. That said, you know very well I am not one to “sugarcoat” anything.

Many of you already know this: bikers and motorcyclists are being shafted up one side and down the other all over the country, whether by claims adjusters, the insurance giants, juries and in large part by they themselves! They are being Victimized TWICE: once by the wrongdoer motor vehicle driver who “didn’t see” you and then a second time by either the wrongdoer and/or the motorcyclist not having sufficient insurance coverage’s.

Please do NOT underestimate the value of this advice and don’t take it any way other than my tough love guidance to my brother

and sister motorcyclists. To be very frank with you – a crash can be life-changing for you and to your families in vastly more ways than one. That’s right – “*life-changing for the Better*” if you listen to these simple guidelines; and, “*life-changing for the Worse*” to you and to your family if you do not prepare before a crash not caused by you!

These guidelines and suggestions are not based upon arrogance, “beating on my own chest” or even lawyer diatribe. They are based upon nearly 30 years of personal experiences representing motorcyclists and their families and the aftermath of what occurs after a crash through no fault of your own. It is based upon watching firsthand families disintegrate and fall apart before my eyes because of the physical, emotional and especially the financial devastation – the latter of which can be avoided by you well before the crash.

Financial devastation rips everything apart, including families oftentimes, and causes profound stress and anxiety during a time the motorcyclist needs that precious time to recover physically and emotionally from a crash, whether minor (there are actually very few “minor” motorcycle crashes), significant (fractures, surgeries) to catastrophic (paralysis, dismemberment, brain damage or even death). When the motorcyclist and his family is attempting to focus upon medical treatment and recovery, the added additional burden of financial stress is almost always just too much to bear on top of everything else.

Imagine being in the hospital for an initial stay for surgery after a crash, being released for physical therapy, having to set up a “hospital bed” in your living room (since you can’t go up or down stairs) and the accompanying feelings of helplessness, loss of independence and coping with now being dependent upon others. This may require a spouse or parent not to go to work to stay home to help you or a hundred other scenarios. Surely you have a biker friend that has undergone such an ordeal or even you yourself.

Imagine then while undergoing ongoing medical care and treatment and while trying to focus upon getting well, the distraction

and stress caused discovering your job may now be in jeopardy, your spouse's job may be in jeopardy due to staying home to take care of you, you have to use vacation, comp or PTO time to get paid, you have to end up drawing "short or long-term disability" through your company (if they even offer such a plan and even then usually will not pay you your regular paycheck), fighting with your own health insurance and motorcycle insurance company and realizing you have to pay them back at settlement (if you even have health insurance or medical payments coverage), but you must continue to pay your bills anyway and many other things that can go very wrong when you are "down." Insufficient insurance coverage's just makes that time vastly more difficult and sometimes impossible.

God Forbid, what if you were killed and left behind a spouse and children? Could they cope financially and be able to maintain your home without you and without proper insurance coverage's? What becomes of them? I have represented numerous motorcyclists killed who thought, as most of us of course, they would never be killed or even be involved in a crash for that matter and they did not prepare for it in result. Some actually left behind loved ones without even any Life Insurance, some had only state minimum motorcycle insurance and some had none; sad and unbelievable.

Any of the above scenarios are tragic but especially those when decisions you made before the crash with regard to types and amount of motorcycle coverage's have a dramatic effect not only on you, assuming you survive a motorcycle crash, but on your family (whether you suffer significant injury or death). Please allow me to be straight with you. It is **irresponsible** of you to make a decision to ride a motorcycle knowing very well, unlike being in a car or truck, you are not surrounded by a "steel cage" and that if involved in an accident, injury to yourself is highly probable which will result in ramifications to yourself and to your family.

It is also irresponsible for you to suggest you somehow are just different from the hundreds of motorcyclists and passengers who are significantly injured, some catastrophically, and some of

course killed. Believe me I've heard all the possible excuses why "it won't happen to me!" My friends, this attitude is just flat out wrong and sometimes "Dead Wrong" regardless of who you are and regardless of how experienced and well-trained you are or "think" you are.

All of that is meaningless given the "wrong place at the wrong time" circumstances during a "blink of an eye" and, really, you already know that don't you? So perhaps the real reason you didn't better take care of yourself and your family before a crash by being better educated and having much higher insurance coverage's is the cost of insurance. Isn't that right? Are you kidding me!? Besides you have "full-coverage" right? There is no such term in the insurance industry and it is virtually meaningless. What I ask someone who tells me they have "full-coverage" what they think that means and they cannot even explain to me what that is or means. What you really need is "Responsible Coverage" that will more likely than not provide you in most scenarios various coverage options when/if the wrongdoer has no insurance or doesn't have enough. We'll address that more in a moment.

The coverage's I suggest and costs for those coverage's pale in comparison to what happens to bikers and motorcyclists after a crash, once the dust settles, and it is determined the wrongdoer either was Uninsured or had insufficient coverage's making him/her an Under-insured river. They or the claims adjuster will just say "sorry but our former insured's policy had lapsed" or "sorry our insured only has minimum or not enough coverage" and so on. And it will not help to blow up his house either because if/when they say this you, **you should not be phased because you anticipated this, just like I warned you, and were prepared** by following the below guidelines because you already had plenty of UM and UIM coverage's and hopefully "Umbrella" coverage as well (see below). Trust me (even though I'm a lawyer and one you can trust), I've heard all the excuses and don't buy into any of them when it comes to being responsible! One of the most common of course is "why should I have to buy additional coverage's for myself when I can just go after the driver hitting me!"

Let me tell you like it is. The VAST majority of injured or killed motorcyclists are not caused by drivers of nationally known corporate vehicles with millions of dollars in coverage's. To the contrary, they are caused overwhelmingly by average Joe the driver with coverage's ranging from NONE to state minimum (\$25,000 in Indiana) and are not normally higher than \$100,000 in liability coverage although there is the rare exception. And unless that wrongdoer has significant assets you will likely be forced to accept whatever policy limits they have and unfortunately many times those limits don't even pay for your medical bills let alone your past/future wages lost, pain & suffering and other general damages. So are you really willing to risk being irresponsible by taking no proactive measures to protect yourself in hopes if you are hit, the defendant will have a \$1,000,000 policy or more? That is not likely and not smart of you to think or wish otherwise and you will likely lose that bet.

So what do you do? Good question. However, the REAL question is this: Even if you know what to do (believe me what follows will let you know EXACTLY what to do), will you actually do it? Really, it's pretty simple and I mean that literally "simple."

- A. ***Believe a motorcycle crash of some type (whether minor, significant or catastrophic) CAN happen to you.*** We all know of other motorcyclists injured or worse in a crash and some even very innocently while stopped or when drivers did "not see" them. Did you think any of them gave much thought to them believing they could be injured before the crash occurred? Have you? In both cases, probably not. Again, if you are being honest, your answer is No! It happens to someone else. However, your first step toward survival is accepting a crash could happen to you and then taking the below precautions because if you really "believe" it can happen to you, you will be more likely to take more responsibility and being proactive to protect yourself and most important, your family.

B. *You must assume (did you read “MUST ASSUME”) that every, yes “every” driver of any motor vehicle in the State of Indiana, or in any state, is either:*

1. *Uninsured* (has NO liability insurance and no meaningful assets), OR
2. *Under-insured* (has liability insurance but just not enough to properly compensate you, AND
3. Re-read above number 1 and 2 over and over until you get it and it sinks into your hard and hopefully helmeted head! This is the beginning of being responsible when it comes at least to being prepared before tragedy!
4. If you are unfortunate enough to be in the vast majority of motorcyclists not at fault for a crash to be caused by either an Uninsured or Under-insured motorcyclist, these survival rules will help you. If you are “fortunate” enough (if you call it “fortunate”) to be in the vast minority of crashes causing you significant injury or worse by another motorist with a high liability limit of \$1,000,000 or higher, count your blessings because when coming to motorcycle crashes – you just hit the lottery so to speak anyway. You have defied the odds. But, you still have to focus upon your health, treatment, your job, your family, paying your bills and so on; but, you will not feel the same financial pressure as otherwise. But understand, even in that scenario, it may take 1-2 years or more to get your settlement.

C. *Buy plenty of insurance coverage for the Wrongdoer AHEAD OF TIME before a crash changes your life!* Yes you are reading this correctly. You are in essence “buying” insurance coverage for an irresponsible wrongdoer. Don’t preach to the choir my brothers and sisters of different

mothers. I know it's not "right" to buy insurance for the other guy ahead of time. I know you have your own bills. But the benefit for that effort goes to you – not to them! And it is the responsible thing to do because you now KNOW that in the vast majority of motorcycle crashes the wrongdoer is either Uninsured or Under-insured and that the likelihood of you suffering a significant injury is very high.

1. Again, buy plenty of "Uninsured Motorists", "Under-insured Motorists", and "Excess" or "Umbrella" coverage's AHEAD OF TIME that you can afford to buy and before it's too late. You may be very surprised at the cost for "Responsible Coverage." Don't be fooled by the ridiculous TV commercials that routinely suggest all you need is "minimum" coverage. If a motorcyclist, "minimum" coverage will only "cover" you "minimally" so don't even think about it! You get what you pay for.
2. OK you've researched it and it still is a little more than you want to pay for "Responsible Coverage" as opposed to "Minimum Coverage." Figure out the math and do what you need to do my friends to protect your family (cutback on smoking, drinking, the morning exotic coffee, etc, and so on). If you have the "will" to protect your family, you will find the "way" – period! Be "Responsible" by getting "Responsible Coverage" ahead of time.

Hopefully, you now "believe" it can happen to you; and you now "assume" virtually every motor vehicle driver in Indiana (or in whatever state you may be traveling) is either "Uninsured" or "Under-insured"; then you simply make sure you yourself have enough "Uninsured, Under-insured and Excess or Umbrella Coverage's" you feel comfortable in buying in order to protect yourselves and your families. This MUST be done before the

crash - not after!

Prior chapters have explained the different “types of coverage’s” as well as my suggested guidelines to you what amounts of coverage’s on average you should have to give you a strong probability of Responsible Coverage. Frankly, I would prefer even higher coverage limits than listed below but my suggestions are what motorcyclists *should have* as a “Minimum.” Of course in your individual case, be forewarned even those suggested “Minimum Coverage’s” could be insufficient. So do what you must but please at least consider the below “Minimum” Guidelines. Remember these are just “guidelines” but to secure coverage’s less than what is suggested below is as near to “irresponsible” as you can get given your knowledge of riding in traffic knowing you have no steel cage around you. Make sense?

So “Uninsured Motorists” coverage’s protect you if the wrongdoer has no insurance. “Under-insured Motorists” coverage’s protects you if the wrongdoer doesn’t have enough coverage. And, “Excess or Umbrella” coverage’s (usually attached to a homeowner’s policy) can be secured for literally only a few hundred dollars per year for \$1,000,000 extra in coverage should the UM or UIM coverage’s be insufficient.

D. **SUMMARY** (for those of you who will just NOT READ the above):

1. **Believe** a crash can happen to you!
2. **Assume** every other driver on the roadway is either Uninsured or Under-insured!
3. **Buy plenty of UM, UIM and Umbrella coverage’s** before a devastating crash! At minimum, \$250,000 for UM & UIM and \$1,000,000 for Umbrella (see text).
4. **You now KNOW the VAST majority of motorcycle crashes are caused by Joe Driver** normally having NO insurance to NOT ENOUGH insurance rather than

by a corporate defendant with a \$1,000,000 policy or higher.

5. Lastly, need I remind you **not to drink & drive, to wear protective gear, to SEE (Scan, Evaluate & Evade), to ride straight, to have fun or to be “Responsible?” I didn’t think so – so I won’t. Be smart.**

Hopefully, I’ve gotten your attention. However, there have been other motorcyclists I am very sorry to say that have either heard me over the years speak at their club, motorcycle function, at a motorcycle seminar or convention (such as the *RoadGuardians.org* annual “*Biker Betterment Conference*” leading a legal panel on biker issues), or read some of my other educational materials and failed to heed my suggestions. Then the almost inevitable crash happens and then I get the call for me to represent them. Amazingly, they even acknowledge hearing and knowing of my suggestions but just did not take action on it yet – but “planned” to of course. Although I was able to help them in most cases to a certain degree, I never said “I told you so” but I sure thought it.

No lawyer can pull a rabbit out of his hat no matter how much they may boast or pound their chests. In most cases, you are normally just stuck with whatever the insurance coverage’s are – even if minimal; but even then you also have to negotiate your payback obligations to health insurance, disability, med pay and so on to add salt to the wounds unfortunately. And even if you sue the wrongdoer and opt not to accept the liability limits and go so far to get a large verdict at a trial, there is nothing to stop the wrongdoer from filing bankruptcy or even if they do not, you may have a large verdict that is virtually worthless because you cannot enforce it because the defendant has no means to pay! So you better know this ahead of time and do something about it before it’s too late. This is the general rule and every possible scenario cannot be addressed here; however, every case is different and your lawyer will advise you what is best for your specific set of facts and circumstances.

Lastly, please review again the prior chapters with more specific

details of “types of coverage’s” and at the end will list my suggested “*Minimum Coverage’s Guidelines*” for motorcyclists in very general terms. (See Chapter Four) If you believe your needs are different, I will be happy to provide up to a 1-hour free “Insurance Coverage Audit” as a courtesy to you at no charge for fellow-motorcyclists and bikers. **For your Free Insurance policy Audit call me toll-free at (800) 278-9200 or by email at info@sevenishlaw.com to make arrangements for our assistance.**

Don’t forget that this book is also an e-book and the e-book shall be updated quarterly with new information or guidance to assist you in your protection as well as updating important *Resource Website Links, Clubs & Events*. For an updated e-book notify us by email as above indicated and/or visit www.JusticeOnWheels.com, www.SevenishLaw.com, www.YouTube.com/sevenishlaw and others new ones to come. Should you wish to subscribe for ongoing updates covering all of the above and more, all at no cost to you whatsoever, you may do so either by phone, email or online as well.

As you can tell, I have gone to great lengths and expenditure of time, money and energy to help educate you because it sickens and angers me not only when insurance companies takes advantage of you but also when your lack of understanding or assistance by your insurance agent causes you to be a victim literally twice: Once as a victim of the crash, then again by not being better prepared by not having “Responsible Coverage” for yourselves and for your happy families. Please keep them happy by being responsible. If not for you then for them. I truly hope this book and the guidelines contained have helped you better understand the reality of modern day motorcycle crashes and the impact a lack of knowledge or education in this arena can have upon your lives. I only ask you to **“pay it forward” to anyone you care about** whether they ride motorcycles as we do or not. God Bless, be safe & be responsible.

CONCLUSION

We compiled this book in order to give you, our clients and potential clients, an informative and educational guide to motorcycling in the state of Indiana. We hope you will find it helpful and that it will impress upon you the importance of being properly insured as a responsible motorcycle rider. That is truly our number one concern.

As a motorcycle injury lawyer I have encountered far too many situations where one of my clients, a victim of an accident, is unable to recover the full value of his case because he just was not adequately insured. Please don't let that happen to you.

We hope that you will keep us in mind if you find yourself the victim of an accident. We would be happy to offer you a free consultation. You can reach us 24/7 by calling 1-800-278-9200 or contacting us through our website at www.JusticeOnWheels.com.

- Ride responsibly
- Believe you are a potential victim
- Have sufficient UM and UIM coverages
- Have umbrella coverage
- Never drink and drive
- Always wear a helmet and protective gear
- Scan, identify, predict, evade & execute (SEE!)
- Relax, ride straight and smile

We wrote this book for our friends and family in the Indiana Motorcycle Community. As avid riders ourselves, my wife and I have deep rooted ties to this community.



As an experienced personal injury lawyer, I also understand that most motorcycle accidents are the fault of one who is driving a car or truck and simply does not see the motorcyclist. However, even though YOU as a motorcycle rider may not be the one at fault, you must protect yourself by being properly insured. To do otherwise is irresponsible. That may sound harsh, but the fact is I have seen the collateral damage and the long range effects that can occur when a seriously injured motorcycle rider is hit by someone that was either uninsured or underinsured. In such instances, the injury victim may not have any means of recovery for his medical payments, lost wages, pain and suffering or other such damages. I wrote this book because I don't want that to happen to you!

If this book gets in the hands of just one motorcyclist that is motivated to call his insurance company and make sure he is adequately covered with both uninsured and underinsured coverage, then I will consider this a worthy investment of my time and resources.



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