

BAD DRIVERS - TYPICALLY HAVE NO INSURANCE ... PROTECT YOURSELF!

Recently, a BAD DRIVER runs a red light violating a fellow biker's right of way. The impact ejected him from his bike and he landed on the other side of the intersection with serious injuries, an ambulance ride, emergency room visit, admission and surgery. Through absolutely no fault of his own, he has serious out of pocket medical bills, lost wages, and he will be out of work for a considerable period of time. Investigation reveals the bad driver's automobile insurance cancelled before the crash. She was driving without insurance! Also, she has nothing in her name, so a lawsuit against her will be fruitless! Adding insult to injury, our fellow biker thought he had "full coverage", and on closer inspection, he did not have any "uninsured/underinsured motorist coverage"! Thus he has almost catastrophic damages and no place to make an insurance claim for compensation.

LESSON LEARNED:

DON'T WAIT UNTIL AN ACCIDENT TO REVIEW YOUR INSURANCE!

Make sure you have uninsured/underinsured motorist protection in your motorcycle insurance policy. You purchase insurance to protect yourself - make sure you have the coverage to protect yourself from these so called "dead beat drivers"! We recommend you obtain uninsured/underinsured motorist coverage in the very highest amount you can possibly afford. The small cost in premium is well worth the coverage and peace of mind. Look at the Declarations of Coverage of your policy, or revisit with your insurance agent to make sure you have this protection. If you have further questions, you are welcome to contact Brad personally to review your insurance coverages over the phone, to explain what the listed coverages provide, and please remember to ...

WATCH OUT FOR MOTORCYCLES!!!®

**Brad Souders - Biker Lawyer
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