

# Watch Out For Motorcycles

## UNINSURED MOTORIST COVERAGE

**THE CRASH:** You're riding down the road, a nice evening, enjoying everything there is to enjoy; and suddenly, a car traveling from the opposite direction and coming towards you, makes a sudden left and violates your right of way! With best efforts, you cannot avoid the accident, your bike goes down and there you are on the road, seriously injured and wondering what just happened.

**INJURIES & MEDICAL BILLS:** Police, paramedics and other first responders arrive, administer first aid, backboard, and transport you by ambulance or helicopter to the emergency room. After x-rays or other diagnostic testing, you find out you have a broken back, broken leg, need emergency surgery. Four or five days later, you are discharged from the hospital, arriving home and dealing with home nursing care, missing work and you are about to receive several tons of medical bills.

**MISSING WORK & CALLING AN ATTORNEY:** Missing work, with discharge instructions, medical bills and prescriptions in hand, you decide to call an attorney for help. The attorney says gather up all of your accident papers and insurance papers and sets up a meeting.

**DEVASTATING ECONOMIC LOSSES:** In such a scenario above, your medical bills alone could easily exceed \$50,000.00. You might also have permanent disability, resulting in job loss and trouble maintaining steady employment. The damages in such a case can easily exceed \$100,000.00 plus, and much more when calculated over the rest of your lifetime. Without a paycheck, how are you going to pay the rent or mortgage, or put food on your table?

**INSURANCE & RECOVERY:** To get more of the picture, your attorney looks at your own insurance, asking to see your motorcycle insurance, automobile insurance and health insurance, if any. Likewise, the attorney mentions the necessity to write letters of representation to the other driver, and his or her insurance company to see what insurance coverage they have, and to see whether or not you may have an insurance claim.

**FLORIDA LAW:** Surprisingly, Florida law requires the owner of a vehicle to carry property

damage coverage and personal injury protection coverage; and does not require bodily injury coverage. In other words, the other driver is required to have at least ten thousand dollars of insurance to fix your vehicle, and is required to have the same amount of coverage to pay his own medical bills, and nothing else!

**INSURANCE?** Within a short time after the attorney visit, you find out the other driver either had no insurance or had little insurance, maybe ten thousand dollars liability coverage towards your injuries. Dead beat drivers, especially in this economy, are everywhere! You also learn the bad driver has no assets, no real or personal property worth pursuing; and you have just suffered significant losses.

**FULL COVERAGE?** You look at your own insurance policy; finding out you had little coverage to pay your own medical bills, perhaps also finding you have no uninsured motorist coverage, to protect you in the scenario above. It's quite possible the attorney may say that if there is no insurance, you have little or no claim at all and there is no help, other than public assistance.

**PROTECT YOURSELF:** Don't wait until an accident to see what insurance coverage you have. Contact your agent specifically to make sure you have "uninsured motorist coverage" and protect yourself more by asking for high limits of coverage. Likewise, you will enjoy the ride even more, having the piece of mind that if an accident happens, you have insurance for your own protection, maybe to save you from unpaid bills, bad credit or worse, maybe even bankruptcy. Also, feel free to call and ask for our office for a free "Insurance Check-up" if you would like us to review your policy or to ask us any questions you may have about your insurance coverage. It's always better to be prepared ...

Information courtesy of:  
Bradley D. Souders, P.A.  
Attorney & Counselor At Law  
115 S Fielding Avenue  
Tampa, FL 33606  
813-254-5155 Office  
813-220-7767 Cell  
[brad@hoglaw1.com](mailto:brad@hoglaw1.com)  
[www.HOG-LAW.com](http://www.HOG-LAW.com)