



PREPARED RIDER KIT





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While we all hope we'll never be involved in an accident, we each run that risk every time we take to the road. This kit is designed to prepare you and your loved ones in case you are involved in an accident.

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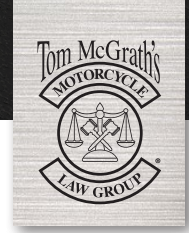
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PREPARED RIDER INFORMATION FORM

Complete this form and share it with your spouse, significant other or whoever else might need to access this information in the event of an accident. Be sure to update this form on an annual basis to make sure everything is accurate.

BIKE INFORMATION

Make: _____ Model: _____ Year: _____ Estimated mileage: _____

Does your bike need to be insured as a classic? _____ Does it have custom accessories that increase its value? _____

**See page 9 if yes to either*

MOTORCYCLE INSURANCE

Insurer: _____ Policy #: _____

Agent name: _____

Coverage amount: _____

Bodily Injury: _____ Property Damage Liability: _____ Uninsured (UM) _____

Underinsured Motorist (UIM): _____ Collision: _____ Medical Payments: _____

Agent phone number: _____ Agent email: _____

Claim phone number: _____

MEDICAL INSURANCE

Provider: _____

Policy #/ID: _____ Group #: _____

MEDICAL INFORMATION

Primary Care Physician: _____

Allergies: _____

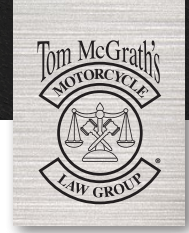
Medical conditions: _____

Current medications: _____

PERSONAL INJURY ATTORNEY

Name: _____

Phone number: _____ Email: _____



4 THINGS TO HELP YOUR FAMILY IF YOU'RE IN AN ACCIDENT:

When serious car and motorcycle accidents do occur, the Motorcycle Law Group often is contacted by a family member or significant other of an injured party because the person who was injured is in no shape to make a phone call. While we hope neither you nor your family are ever in this situation, all motorists should prepare a trusted, emergency contact with some vital information just in case.

1. MEDICAL INSURANCE

Provide your emergency contact with the name of your insurance company and your policy number. Often, it's easiest to give them a photocopy of your health insurance card.

2. MEDICAL INFORMATION

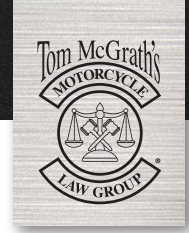
Do you have any known allergies? Are there items in your medical history that would be important for an emergency medical team to know such as current medications or a history of heart disease? Make sure your emergency contact is kept up to date on your medical conditions.

3. PERSONAL INJURY ATTORNEY

What is the name and telephone number of a trusted personal injury attorney that your emergency contact can call – even for some guidance prior to formal representation? The sooner your attorney can be called the better, so please be sure to share this completed Prepared Rider Packet from the Motorcycle Law Group with your emergency contact so that he or she knows what to do should you ever be in an accident.

4. POWER OF ATTORNEY

If you are seriously injured and unable to make decisions for a period of time, a power of attorney designation allows a loved one to carry out tasks that you would normally do, such as paying bills or cashing checks. It also allows a loved one to make medical decisions for you. Power of attorney is important even for those who are legally married, and a template form to be signed in the presence of a notary public is included in this packet.



GENERAL POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

I, _____, whose date of birth is _____, hereinafter referred to as PRINCIPAL; do appoint _____, whose date of birth is _____, hereinafter referred to as ATTORNEY, my true and lawful attorney.

In principal's name, and for principal's use and benefit, said attorney is authorized hereby;

- (1) To demand, sue for, collect, and receive all money, debts, accounts, legacies, bequests, interest, dividends, annuities, and demands as are now or shall hereafter become due, payable, or belonging to principal, and take all lawful means, for the recovery thereof and to compromise the same and give discharges for the same;
- (2) To receive, cash and/or deposit any and all drafts, checks or money orders payable to the principal and to use funds there from in the interest and for the benefit of the principal;
- (3) To make medical decisions on my behalf to include but not limited to a) authorizing or rejecting any medical tests, examinations, scans or procedures; b) authorizing or rejecting the administration of any and all medicines, solutions or compounds, and c) making any and all decisions concerning the termination of any life support systems, measures or procedures.
- (4) To do all things which the principal could do acting for himself.

This power of attorney (or his/her authority) shall not terminate on disability of the principal. All that said, attorney shall lawfully do or cause to be done under the authority of this power of attorney is expressly approved. The principal may revoke this power of attorney upon written notice to the appointee. Such written notice must include language terminating this power of attorney.

[Name i.e. John Smith] (principal) Date

I, _____, a Notary Public for the City of _____
and the State/Commonwealth of _____, do certify that _____,
this day did sign this document in my presence.

Given under my hand this _____ day of _____, 20 _____.

Notary Public

My commission expires: _____

7 THINGS TO DO TO MAKE SURE YOU'RE PREPARED BEFORE AN ACCIDENT:

1. KNOW THE RULES OF ROAD

One of the easiest ways to prepare for, and possibly avoid, an accident is to know the rules and play it safe. State laws change, so brush up on the latest rules and regulations and consider taking a safety course before you hit the open road.

2. KEEP IMPORTANT DOCUMENTS TOGETHER

Make sure you have your most important information somewhere on your bike at all times, including: vehicle registration, emergency contacts, health and motorcycle insurance cards, any allergy or medical information and the name and phone number of a trusted attorney in case you're injured in an accident.

3. UPDATE YOUR EMERGENCY CONTACT

Make sure your emergency contact – parent, spouse or significant other – is in your cell phone with the most up-to-date information, and clearly labeled “*EMERGENCY CONTACT.” Using * will make it easy to find at the top of your contacts list.

4. MAINTAIN INSURANCE

Keep motor vehicle insurance policies up to date and be sure you have the right coverage – and enough of it – before you hit the road. Check out our insurance FAQ to make sure you're covered.

5. KEEP AN EMERGENCY KIT, WITH THE FOLLOWING ITEMS:

- Basic first-aid supplies
- Pen and paper for taking notes after an accident
- Cell phone to take pictures at the scene

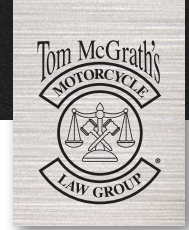
6. DISCUSS ATTORNEY OPTIONS

Make sure your emergency contact knows who to call for legal help if you are in an accident and unable to call yourself. Often our representation of a client begins with a phone call from a trusted family member or loved one.

7. DOWNLOAD OUR APP

Download our app so you're prepared in case you're involved in an accident. Our app has a place to track accident information, record your proof of insurance, track and record related expenses, find and contact our office and even call a taxi. Scan the QR below or go to the Apple App Store and search for “Motorcycle Law Group” on your iPhone to download our app!





WHAT YOU NEED TO KNOW: MOTOR VEHICLE INSURANCE FOR MOTORCYCLISTS

While we all hope we'll never be involved in an accident on the road, many of us will be. Below is a list of tips we've put together to make sure if you are involved in an accident, you're prepared. Also, be sure to check out our list of what to do (and not do) at the scene of an accident to increase the chances that your personal injury case has the best outcome.

1. WHY IS IT IMPORTANT FOR ME TO KNOW ABOUT MOTOR VEHICLE INSURANCE?

You should think of your motor vehicle insurance as another kind of protective gear while you are riding. While we at the Motorcycle Law Group do not believe that motorcycling is dangerous, we do recognize that, in the event of an accident, riders have less protection around them and are therefore more susceptible to injury. If you are injured by another motorist, you are entitled to receive compensation for your injuries for medical bills, lost time from work, pain, suffering and inconvenience. That compensation will almost always come from the insurance coverage available to the people involved in the accident.

2. IF SOMEONE INJURES ME, WON'T THEIR INSURANCE PAY FOR MY INJURIES?

Yes, but only up to the limits of their policy. Most people shop for motor vehicle insurance by price. They try to buy the cheapest insurance available. Therefore, most people buy the minimum amount of insurance that their state requires. In North Carolina, that is \$30,000. In Georgia, South Carolina and Virginia, the minimum amount is \$25,000. In West Virginia, it's \$20,000. Regardless of how serious your injuries are, the other driver's insurance will not have to pay you any more than their policy limits. If you are seriously injured in an accident, \$20,000 to \$30,000 will not be enough to cover your medical bills, lost wages, pain, suffering and inconvenience.

3. CAN'T I ALWAYS SUE THE OTHER PERSON?

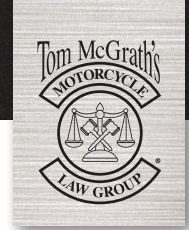
Yes you can, but that will not change the amount of money that the other person's insurance company will have to pay you. If you sue and get a verdict of \$300,000, the defendant's company will still not have to pay more than the policy limits. This is because the insurance company is not paying because it owes you anything. The insurance company is paying because it owes the defendant protection. The defendant bought protection from the insurance company in case they had a claim brought against them. Most often, people buy the least amount of protection required by the law of their state. Therefore – in most cases – the defendant's insurance company will only have to pay you the minimum amount required in that state regardless of the seriousness of your injury or the size of the verdict.

4. WILL I BE ABLE TO RECOVER FROM THE DEFENDANT'S PERSONAL ASSETS?

The answer to that question is usually no. Most people do not have personal assets that will cover the cost of serious injuries. Assets owned jointly with someone's spouse – such as a house, land, vehicles and bank accounts – typically cannot be used to satisfy a judgment. Even if you find yourself in a situation where you can collect from a defendant's personal assets, the defendant often will have the ability to declare bankruptcy and have your judgment against them discharged.

5. I HAVE FULL COVERAGE ON MY MOTORCYCLE, SO I AM COVERED, RIGHT?

Not necessarily. Full coverage means that you purchased all of the major coverages that your insurance company offers. What is more important to you as an injured rider is how much coverage you bought. If you also bought the minimum amount of insurance coverage, you will most likely receive only the minimum limits for your injury, regardless of how serious it is or the amount of the verdict that you receive in court. That is why it is important that you protect yourself with both uninsured motorist (UM) coverage and underinsured motorist (UIM) coverage.



6. WHAT ARE UNINSURED MOTORIST AND UNDERINSURED MOTORIST COVERAGE, AND HOW DO THEY WORK?

Uninsured motorist (UM) coverage protects you if you are injured by someone who does not have insurance. Your insurance company will pay you up to your limits of coverage for injuries caused by an uninsured motorist. However, what we see far more often is a driver who does not have enough insurance to cover the injured client. That driver is underinsured, and the client is protected by their own underinsured motorist (UIM) coverage. If you have \$100,000 in UIM coverage, then you have at least \$100,000 to compensate yourself for injuries caused by another motorist. If you have \$250,000, then you are covered in that amount. You can buy UIM coverage in most any amount up to \$1 million, depending upon the insurance company and the rules of your state.

7. IS IT EXPENSIVE TO BUY MORE UIM INSURANCE?

While insurance rates differ according to your age, driving record and place of residence, you often will be surprised at how little it costs to increase the coverage available to you. The more UM and UIM coverage that you buy, the less expensive it gets. The best thing to do is shop around and find out how much the additional coverage will cost you. One thing we can promise you is that it will be less expensive than being seriously injured in an accident and not having enough coverage available to you.

8. IF I HAVE SEVERAL MOTOR VEHICLE POLICES, AM I PROTECTED ONLY BY THE POLICY COVERING THE VEHICLE INVOLVED IN THE ACCIDENT?

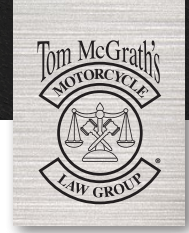
In most cases, you are protected by every policy in your household. This is called stacking policies. While the rules differ from state to state, Georgia, North Carolina, South Carolina, Virginia and West Virginia all allow stacking. One caveat is that West Virginia allows an insurance company to prohibit stacking in their policy language, so it is very important to read your policy. The Motorcycle Law Group is more than happy to look at your policy for you regardless of your state of residence.

9. HOW DO I KNOW IF I HAVE ENOUGH UM AND UIM COVERAGE?

At the Motorcycle Law Group, our rule of thumb is that no rider should have less than a total of \$500,000 in coverage. Injuries suffered by motorcyclists often result in expensive medical bills, lengthy time off from work and a permanent impact on the rider's overall health.

10. I STILL HAVE QUESTIONS ABOUT THE RULES SPECIFIC TO MY STATE AND WHAT PROTECTION IS AVAILABLE TO ME. WHERE CAN I GET ADDITIONAL INFORMATION?

We are happy to answer any questions that you may have. Feel free to call the Motorcycle Law Group at 1-800-321-8968. You may also email us at matt@motorcyclelawgroup.com. Additionally, if you are a member of a group, club or organization and would like to have a member of our firm come out and speak about motor vehicle insurance or any other area of law important to motorcyclists, we are happy to do so. There is no charge for speaking with groups or answering your individual questions. We want to make sure that if you are injured by a careless motorist that you have the resources available to protect you and your family.



4 WAYS TO MAKE SURE YOU GET WHAT YOUR BIKE IS WORTH AFTER AN ACCIDENT:

You finally got the brand new (or new to you) bike you always wanted. But, what's it worth? No, not what you think it's worth or even what you paid for it. When you're in an accident, what matters is what the market says your bike is worth – and that's probably a lot less than you think. But, there are some ways you can protect yourself in case you get in an accident.

First, how much will insurance companies pay out after an accident? If your bike is destroyed in a crash, insurance companies will pay you for the bike's **Fair Market Value** – the amount the bike was selling for in the condition it was in immediately before the accident.

1. DID YOU FINANCE YOUR BIKE? OPT FOR GAP INSURANCE.

If you financed your bike, it's very important you purchase gap insurance. Gap insurance protects you against taking a loss on your new bike after an accident. For example, you paid \$20,000 for your new bike. After you drive it off the lot, it lost at least 10-15 percent of its value. You took a few trips and racked up 6,000 miles. Now the bike is worth \$17,000 (*the fair market value*), but you still owe the bank \$20,000 on a loan. What about the other \$3,000? Gap insurance pays that \$3,000 difference so you can walk away not owing any money on a totaled bike.

2. YOU'VE CUSTOMIZED YOUR BIKE. PROTECT IT WITH SCHEDULED OR STATED-VALUE INSURANCE.

You added to your bike custom wheels with polished rotors and tires, custom handlebars and forward controls. All that chrome cost you around \$4,000. But, after an accident, you may only see half of that from insurance companies. Instead, opt for scheduled or stated-value insurance to protect you from losing all your investments in custom parts, paint and accessories. To do this:

- Document all accessories with pictures and receipts.
- Tell your insurance company what it's all worth and agree on an amount (stated-value).
- Then, if your bike is a total loss, the insurance company pays the pre-set amount, no negotiating.

If your insurance company does not offer scheduled or stated-value insurance, you may want to inquire about insuring your bike for its replacement value instead of fair market value. That ensures that your bike will be replaced.

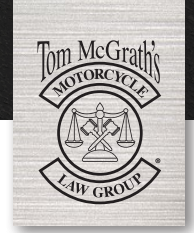
3. COVER YOUR GEAR.

Many insurance policies cover helmets but don't mention anything about riding gear – like leather jackets, chaps, special riding pants, boots – that can be pretty expensive. If your policy only covers helmets, that could leave you fighting for reimbursement for all of your gear. **Add gear coverage** to your policy so if you're in an accident, you're covered for all of those items. Keep a list or receipts so you can show what you paid and get reimbursed.

4. DID YOU RESTORE YOUR BIKE? INSURE IT AS A CLASSIC.

If you've spent time and money restoring a 1969 Harley Sportster, then get into a total-loss accident without insuring it as a classic motorcycle, all the insurance company knows is the Blue Book value – probably around \$1,400 – way less than it's actually worth. If you've restored a motorcycle and it now has collector value, make sure to tell your insurance company and opt to **have it insured as a classic**, so that you're reimbursed for the collector's value, not the Blue Book value.

We know how special your motorcycle is to you. And we know the many things you've done to make your ride the perfect ride. So make sure you – and your bike – are covered.



MOTORCYCLE OR CAR ACCIDENT. NOW WHAT?

Nobody wants to think that they'll be the one in a car or motorcycle accident, but statistics show there were more than 5.6 million accidents in the United States in 2012, the most recent year of government crash statistics. Should you be one of those licensed drivers who has an unlucky day – either on two wheels or four – one of your best defenses is to know what to do at the scene of an accident before it takes place. With the tips below as a frame of reference, you'll be prepared to handle an accident scene:

DON'T SAY ANYTHING

Many mistakenly believe that they are required to give a statement to the police. You are not required to say anything and you shouldn't say anything about how the accident happened to the police, other parties or witnesses.

From a legal perspective, you have an absolute right to remain silent. At the scene of the accident, emotions are running high, and you only have the perspective of the person involved in the accident. That makes it difficult to be objective. You may not give an accurate account of what occurred, which may be a disadvantage to you later down the road when dealing with insurance companies or even a jury. It is better to tell the police that given the stress of the accident that you want to seek medical attention and will be happy to make a statement at a later time, such as when you have had the benefit to calm down and speak with an attorney.

CALL A FRIEND TO TAKE PICTURES AND CONNECT WITH WITNESSES

It's important to gather certain information from an accident scene right away, and you shouldn't rely on the police to do it for you. Therefore, call a friend who can come to the accident scene quickly to help you, assuming you are not in the mental state to take photos and get the names and phone numbers of any witnesses.

- **Use a cell phone to take photos of:**
 - Wide-angle views of the vehicles/motorcycles involved as they landed after an accident before they are moved/towed, assuming it is safe to do so
 - Wide-angle views of debris on the roadway before it is cleared to the side
 - Close-up shots of damage to each vehicle/motorcycle
- **Look for witnesses to the accident:**
 - When insurance companies battle each other, your best defense can be witnesses who saw your accident. Get their names and phone numbers at the scene because you may need them for court as well.

CALL AN ATTORNEY LIKE US

When you've had an accident, you may need some advice on what to do next and whether or not you may be at fault. We speak to many drivers each day – motorcyclists and automobile drivers alike – who need a gut check on their situation. Give the Motorcycle Law Group a call **(1-800-321-8968)** before you speak with your insurance company or the police, and we're happy to help even if you do not need formal representation. Remember, speaking to a lawyer doesn't mean hiring a lawyer. A reputable lawyer will advise you that you do not need one if you truly do not.