



Riding Safely May Not Be Enough To Protect You

According to numerous studies conducted by the National Highway Traffic Safety Administration (NHTSA), motorcyclists are more likely to be seriously injured in an accident than motorists in passenger cars. Furthermore, statistics indicate that



Most two-vehicle motorcycle accidents are caused by the carelessness of motorists in the other vehicle.

the majority of motorcycle accidents involving two or more vehicles are caused by another vehicle violating the motorcyclist's right of way. Even the safest, most experienced rider is at the mercy of other drivers on the road. The mistakes of those other drivers can have serious and long-lasting consequences for every motorcyclist.

At Rehmeier & Allatt, we understand that protecting yourself from other drivers on the road involves more than operator awareness and safety. Even the safest rider has no way of knowing how much liability insurance the *other* driver has until it is too late. Liability insurance pays for the policyholder's legal responsibility to others for bodily injury or property damage. In the event of a motorcycle accident caused by another vehicle, the injured motorcyclist's ability to recover money for injuries caused by the at-fault driver will be limited by the at-fault driver's liability insurance limits unless the motorcyclist takes additional steps to protect himself.

Example

Suppose John, driving a large SUV, fails to check his blind spot before changing lanes and collides with Steve on his motorcycle. Steve is seriously injured, requires several surgeries, and is out of work for two months. Steve's medical expenses and lost wages total \$35,000. However, John (who caused the accident) only carries \$15,000 in liability coverage as a part of his auto insurance policy, the minimum amount required under Pennsylvania law. As a result, Steve will likely be unable to recover the additional \$20,000 in medical expenses and lost wages he is owed due to John's negligence. But what could Steve have done to protect himself from this situation? Steve could have purchased additional insurance as a part of his *own* motorcycle policy to protect him from negligent drivers like John. This type of coverage is called uninsured/under-insured motorist coverage ("UM/UIM" coverage).



Talk to your insurance agent about adding Uninsured/Under-Insured motorist coverage.

coverage to policyholders. UM/UIM coverage allows an injured motorist to turn to his or her own insurance company for additional compensation where

the liability limits of the at-fault driver are not sufficient to fully compensate the injured motorist for their injuries. UM/UIM coverage would also protect you in a situation where the at-fault driver had no liability coverage at all (an estimated 1 in 8 drivers do not have insurance according to 2012 statistics published by the Insurance Research Council).

We have encountered far too many situations where motorcyclists were forced to bear the cost of medical expenses and other damages as a result of an accident due to inadequate liability limits on the at-fault driver's auto insurance policy.

Nobody likes paying bills, but we would encourage you to talk to your insurance agent about adding UM/UIM coverage. It is surprisingly affordable and it could be the best investment you ever make.

Uninsured/Under-Insured Motorist Coverage

At Rehmeier & Allatt, we believe that *the single most important thing* that a motorcyclist can do to protect themselves from other drivers is to purchase UM/UIM coverage. Bear in mind: UM/UIM coverage is *not required* in Pennsylvania. Because of this, insurance agents often fail to offer UM/UIM

Law offices of Rehmeier & Allatt

1317 N. Atherton St.
State College, Pennsylvania 16803
ARJALaw.com

Phone: 814-343-9860
Fax: 814-325-9536
E-mail: Info@ARJALaw.com