

## How's Your Protection?

Here in GWRRA we have a saying, "All the Gear, All the Time". We all know the importance of riding with protective gear including helmets, gloves, jackets, pants and boots.

Do you have a personal accident or health insurance plan? Will you be covered if you are in an accident while riding a "recreational vehicle"? Many health insurance providers are quietly making changes in their coverage and excluding what they define as "recreational vehicles" and this may include a street motorcycle not just a dirt bike or ATV. Don't take it for granted that because you were covered last year that you are this year too. Read your policy carefully. If your policy does not define a "recreational vehicle", call the plan administrator or agent and find out. You don't want to find out after you've gone down in an accident to find out that you are not covered.

Here in California we have Uninsured/Under-Insured Motorist coverage. Many times I've heard people say, "I'm not buying coverage for the guy who is uninsured". Nothing could be further from the truth. You should get as much of this as you can afford, especially if you ride a bike.

Here we buy coverage for the "other guy" in case we make a mistake and injure him (them) and/or damage his (their) property. Usually this is on our insurance policies as Bi/Pd (Bodily Injury/ Property Damage)...the insurance company pays so much per person injured/ for all persons injured/ and so much for property damage and is usually expressed in three numbers like: 50,000/100,000/25,000 some policies have single limits for all categories like: BiPd – 250,000. Here the state requires us to buy at least: 15/30/5. This law was put on the books in the 1960's, when, if you totaled someone else's car they could replace it for \$3,000 and \$15,000 was three times a year's wages. Not the case anymore....next comes the biggest reason why you should carry higher limits.

Uninsured / Under-Insured Motorist coverage covers you and your passenger if "the other guy" injures you in an accident and it's his fault for the accident. What if he's uninsured for bodily injury? Or just as bad...what if he has Bodily injury limits of 15,000 per person-30,000 for all persons and 5,000 property damage? He just ran a red light because he was "driving while distracted"...slammed into your \$20,000 bike and put you and your co-rider in the hospital ER overnight for \$100,000 each. You sue him, right? How much is he likely have in the way of "attachable assets" if you sue him?

Most insurance companies will let you buy as much Uninsured/Under-Insured Motorist coverage as you carry in liability limits that protect the other guy.

I do not buy high Uninsured coverage for the "other guy", I get it to protect me from the other guy. I get the most I can and then buy my liability at the same level. Most folks do carry pretty good liability limits say 100,000 and then short-change themselves and only carry 30,000 in Uninsured / Under-Insured coverage. This coverage is really quite inexpensive, call your insurance company, you will be surprised.

All it takes is one distracted person on a cell phone to ruin your entire trip to the ER.

Stay Safe with "all the gear" and "all the coverage" you can get.

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