

Protect Yourself



and not just
with your gear.

Motorcycle Insurance Tips

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Before you ride ... **PROTECT YOURSELF!**

Despite your best efforts to be a defensive, safe driver, accidents happen! More often than not, motorcyclists are the victims of another person's negligence.

- The number of motorcycle accidents with serious injuries has more than doubled in the past ten years, totaling over 100,000 per year.
- Bikers are ten times more likely to sustain a serious injury when involved in an accident than a driver of a four wheeled vehicle. Sadly, we are **THIRTY SEVEN TIMES MORE LIKELY TO DIE** in a traffic crash than occupants of passenger cars. www.nhtsa.gov

Unfortunately, the number of uninsured motorists is steadily increasing year after year. Just because many states, including Florida, do not require that motorcyclists carry insurance, does not mean you shouldn't!

— If You're In An Accident —

1. STAY CALM - Call 911.
2. Do not remove the helmet of an injured rider - wait for ambulance.
3. Get names and contact information of all drivers and witnesses.
4. Take photos of all vehicles and scene – use cell phone camera.
5. Do not give a statement to anyone other than the police.

We hope you never need the help of an attorney, but if you do **FREE LEGAL ADVICE** is just a phone call away, 24 hours a day, 7 days a week.

Justice For The Injured
1-800-351-0911

WHAT DO YOU NEED?

Knowing exactly what kind of insurance you need can be very confusing. **LET US HELP!**

Having no insurance coverage should never be an option. Ask your local insurance agent for:

- **Medical Payments Coverage*** would cover a certain amount of your medical bills if you're injured in an accident, regardless of fault.
- **Guest Passenger Bodily Injury Coverage*** would cover your passenger should you be at fault for an accident.
- **Uninsured / Underinsured Motorist Coverage*** covers your medical expenses, wage loss, pain and suffering and future damages if you are the victim of another driver's negligence. This coverage is, by far, the most necessary in order to protect yourself!
- **Bodily Injury Coverage*** would cover any injuries you might cause to another motorist should the accident be your fault.
- **Comprehensive / Collision Coverage*** covers any damage to your motorcycle or personal property contained in or on your bike, regardless of fault. Even if your bike is paid for, you need this coverage.

*Every state has different insurance laws. Make sure you speak with your agent to determine what your home state requires.



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