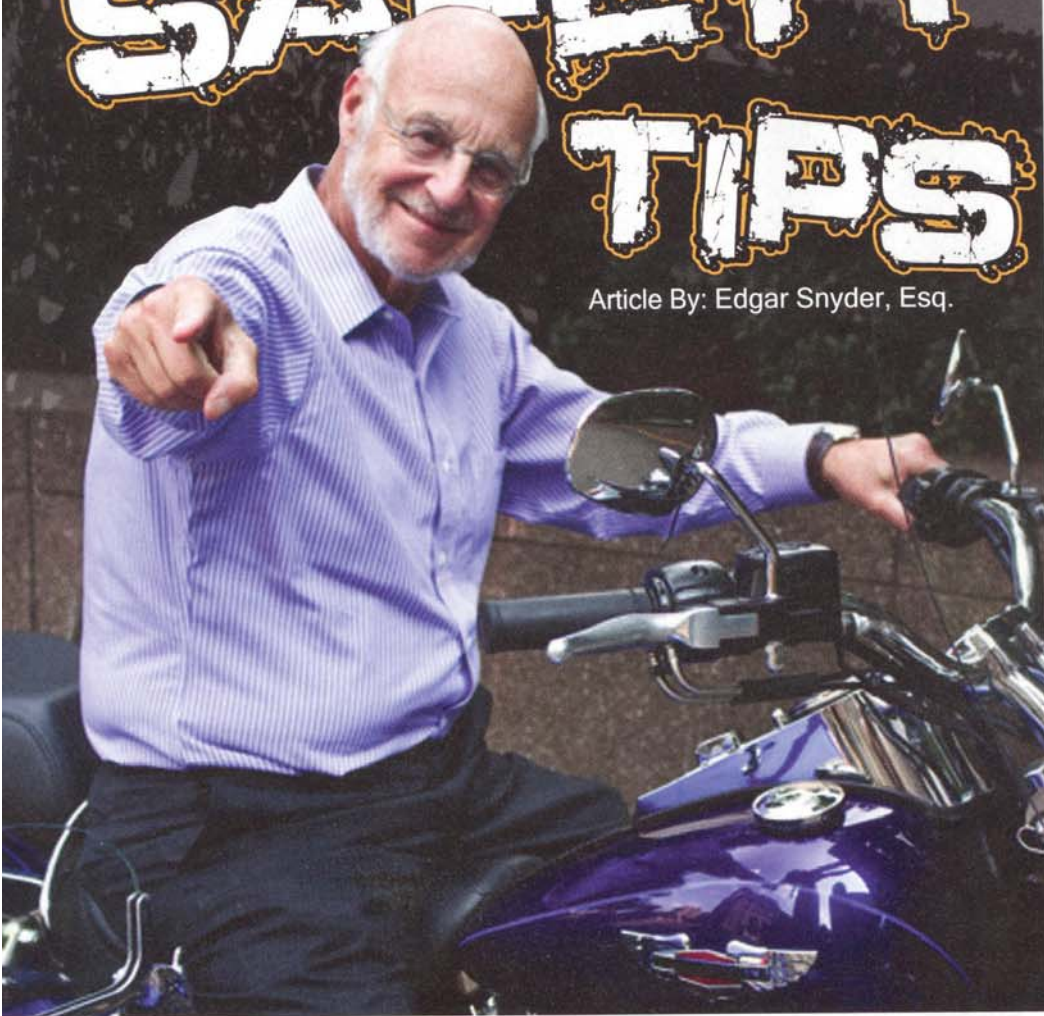


SPRING RIDING SAFETY TIPS

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40 mph, try to keep a two-second gap between you and the vehicle in front of you. However, if you are on an open road like the highway, you can widen that gap to three or four seconds, depending on your speed.

When passing other motorists, be smart. Turn your head to check your blind spot for other cars, trucks, or bikes, and make sure you are at least two seconds behind the vehicle you want to pass. If you're approaching a turn or a corner, wait until the road straightens before passing another vehicle.

Passengers

If you love motorcycles, you've probably shared the thrill of riding with a family member or friend. Perhaps you've ridden as a passenger on a friend's bike yourself. Either way, it's important you know how to handle having a passenger on your bike.

First, make sure your motorcycle is designed and equipped to carry a passenger. The weight of an additional rider affects acceleration, braking, and turning. If your bike is not designed to carry a passenger, those simple actions could lead to a devastating outcome. To the same effect, be conscious of your bike's weight limit.

Also keep in mind that passing other vehicles will require more time and space, the effects of the wind will be more distinct, and quick stops can cause passengers to move forward and bump their helmet with yours.

Finally, inform your passenger of some basic safety concerns. Tell them to keep their legs away from the muffler or other hot parts of your bike to avoid burns. Instruct them to keep unnecessary movement to a minimum, and give them a fair amount of time to adjust to the speed of riding and the feeling of leaning.

Steps To Take After An Accident – Protect Your Legal Rights

If you are involved in a motorcycle accident, call 911 immediately. Even if the accident is minor, still file a police report. It will help protect you against any false accusations from the other party involved.

Preserve as much evidence from the accident as you can. Use a camera to take pictures of the entire accident scene, including damages to your bike, the other vehicle, and any related injuries. While the police report will describe the details of the accident, photos can help support your claim.

Gather the other driver's name, address, birth date, phone number, driver's license number, insurance provider, vehicle information number (VIN), license plate

In 2010, over 4,500 people were killed nationwide in accidents involving motorcycles. That's a scary statistic. With the upcoming Memorial Day weekend, riders will take to the road to kick off the 2012 riding season. May is Motorcycle Safety Month, so it's a great time to remind ourselves of the importance of biker safety, legal rights, state riding laws, and insurance coverage bikers need to protect themselves.

Before You Ride

There are several measures you can take to ensure that your bike is ready for the road. You can start by reviewing your owner's manual to familiarize yourself with the specifics that you will need to maintain your bike.

Motorcycles need to be checked and inspected more often than other vehicles. Check your tires first. If there are foreign objects lodged in your tread or deep cuts in your tires, you could be at risk for an accident. Also, monitor your tire pressure with your own gauge. Gas station gauges

can be unreliable because of how often people use them.

Next, test your controls, lights, turn signals, horns, and mirrors to make sure they're working properly. Monitor your oil, fuel, and coolant levels; low levels of these fluids can cause your bike to come to a sudden stop.

Finally, tap your brakes as you roll off to ensure they are working properly.

On The Road

Once you're on the road, visibility is key. Use your headlights during the day and at night. Use turn signals when changing lanes or making a turn. Avoid positioning yourself behind large trucks or in other vehicles' blind spots. Don't be afraid to use your horn to let other motorists know where you are either, especially if they are getting too close to your bike. Many accidents happen because drivers don't pay enough attention to bikers. Always be alert for potential hazards and ride defensively.

If you're riding in traffic at speeds under

number, and contact information for any witnesses. Again, the police report should include this information, but by obtaining it for your own records, you can help resolve any discrepancies if they arise.

Lastly, contact your insurance provider. Never give a recorded statement to the other party's insurance company. Also, never give a recorded statement to your own insurance company until you have spoken with an attorney. Read any releases or papers carefully before you sign them.

Motorcycle Laws

If you are a seasoned rider, you're probably already familiar with your state's motorcycle laws, but what happens when you are traveling across the country or into a neighboring state? In the event of an accident, the other party's insurance company will try to pin the blame on you, and if you've violated another state's riding laws that could have caused the accident, you may be held responsible.

Also, while you may enjoy not having to wear a helmet in your state, 20 states and the District of Columbia have laws mandating the use of helmets for all motorcyclists. If you plan to travel, take a minute to familiarize yourself with the helmet laws of other states where you

ride.

Insurance

Insurance requirements vary from state-to-state, so choosing coverage options for your policy can be very confusing. Plus, not all coverage options are available in all states or in all situations.

If available in your state, consider adding additional types of coverage and increasing any minimum requirements. Here are some examples:

Bodily injury liability insurance will protect you in the event you are found responsible for causing an accident. We recommend a minimum coverage amount of \$100,000 per person and \$300,000 per occurrence.

While most states require all bikers and drivers to obtain adequate insurance coverage, there are an alarming number of people who attempt to avoid doing so. Uninsured and underinsured motorist coverage provides protection if you are injured in an accident caused by a driver who doesn't have insurance, or doesn't have enough insurance to fully compensate you for your losses. We recommend at least \$100,000 per person and \$300,000 per occurrence of coverage.

While choosing an insurance carrier other than the one that insures your cars

may save you some money, doing so will usually eliminate any possibility of using the uninsured and underinsured motorist coverage on your automobile policy to give you additional protection in a motorcycle accident. If at all possible, keep your motorcycle on the same policy as the other cars in your household. By doing so, you also may be able to request stacking, which will increase your coverage by the total amount of vehicles on your policy. For example, if you have \$100,000 per person and \$300,000 per occurrence limits on each vehicle, and you have 2 vehicles on your policy, stacking your policies will allow you to receive coverage in the amount of \$200,000 per person and \$600,000 per occurrence.

Having enough insurance to protect you, your passengers, and your family is critical for all bikers. Don't be fooled into short-term savings on your insurance policy. It could cost you much more in the long run.

Any questions or for more info visit www.edgarsnyder.com

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