

KEEP THIS CARD HANDY

While no one ever expects to get hurt while riding, it's best to be prepared for an emergency.

Complete the "In Case of Emergency" (ICE) card below and keep it with you whenever you ride.

Emergency personnel will have critical information and know who to contact if the unexpected happens.

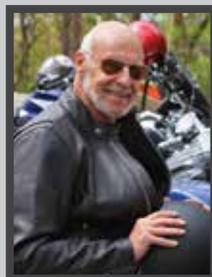
PEEL OFF "ICE" CARD BELOW



MOTORCYCLE SAFETY CHECKLIST

In addition to wearing a helmet, here are some motorcycle safety tips to keep in mind:

- Perform regular safety checks.** Test your brakes, lights, and controls every time before you ride. Regularly check your fluids, tires, etc.
- Always ride sober.** Motorcyclists make up the largest percentage of drinking motorists when compared to all other types of vehicles.
- Be smart – ride defensively.** Watch for hazards on the road and drivers who don't see you. Follow all traffic laws, and take extra caution to stay out of drivers' blind spots.
- Follow the proper formation for group rides.** The leader rides in the left-third of the lane, while the next rider stays at least one second behind the rider in the right-third of the lane. The rest of the group should follow the same pattern.
- Always wear** protective eyewear, gloves, thick pants, shirt with long sleeves or jacket, and over-the-ankle boots, as well as reflective gear at night.
- Take a safety course** through the Pennsylvania Motorcycle Safety Program.



Visit EdgarSnyder.com for more resources.

MOTORCYCLE GUIDE FOR PENNSYLVANIA RIDERS



INSIDE:

- **Motorcycle Insurance Tips**
- **Helmet Laws**
- **Gear Up for Safety**
- **Motorcycle Safety Checklist**
- **BONUS:** A "Just in Case" Card That Every Rider Should Have

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MAKE SURE YOU'RE COVERED

As you review your motorcycle insurance policy, make sure you consider the following types of coverage:

Bodily Injury Liability – In Pennsylvania, you must have this coverage. It protects you against any claims if you are found legally responsible for causing an accident. However, consider purchasing coverage above the minimum requirement.

Uninsured Motorist Coverage and Underinsured Motorist Coverage – This protects you if a driver who causes the accident doesn't have any insurance, or not enough to fully compensate you for any losses.

Stacking – If possible, have your motorcycle insurance on the same policy as other vehicles in your household. Ask your insurance agent about "stacking." If it's available, stacking will increase the financial compensation you're entitled to receive.

Here's More Insurance Information...

It is okay to occasionally let someone else ride your bike. However, if someone in your household is a frequent rider, put them on your policy. Passengers are covered up to the limits you purchase. Remember to have other medical insurance — don't rely on another driver's insurance company to pay your medical bills.

KNOW THE HELMET LAWS

In 2003, Pennsylvania revised the state motorcycle helmet law.

- You are NOT required to wear a helmet if you're 21 or older and have been licensed to operate a motorcycle for at least two years; or if you have completed a motorcycle rider safety course approved by PennDOT or the Motorcycle Safety Foundation.
- Passengers 21 and older can ride on motorcycles without helmets, as long as the operator of the bike is not legally required to wear a helmet.
- You do not need to wear a helmet to ride in a three-wheeled motorcycle equipped with an enclosed cab.
- All motorcycle operators and riders must wear protective eyewear. PennDOT recommends shatter-proof eye protection.

Know the Helmet Laws Wherever You Ride

If you are traveling out of town and plan to cross state borders for a trip or rally, make sure you know that state's helmet laws. For a state-by-state guide, please reference EdgarSnyder.com/helmet.

GEAR UP FOR SAFETY

What to Wear / What Not to Wear

HELMET

Your most important piece of gear protects against head injury, windblast, cold and flying objects. Full face helmet recommended.

GLOVES

Protect your hands.

JACKET & PANTS

Long sleeves & pants protect against sunburn, road rash & windburn. Light colors or reflectives increase your visibility.

BOOTS

Protect you against foot and ankle injuries and give you a good grip on footpegs or road surfaces.



DID YOU KNOW?

If you're the victim of a motorcycle crash, here's some advice: **Don't sign any paperwork or give a recorded statement to the insurance company before you talk with an attorney. Protect your rights – call ASAP before valuable evidence disappears from the accident scene.**

Bottom Line:

Proper riding gear protects you in the event of an accident and minimizes injuries. Stay safe on the roads!