



THE TOP 9 WAYS MICHIGAN MOTORCYCLISTS GET SHAFTED

JASON A. WAECHTER
THE MOTORCYCLE LAWYERSM

1. Uninsured owner-operators of motorcycles do not get No-fault benefits. Insure your motorcycle. If you do not insure your motorcycle, you don't get all your medical bills paid for life, nor your other No-fault benefits.
2. Bikers cannot get their deductibles paid by the at-fault driver or his insurance company*. "Mini Tort" does not apply to motorcycles like it does for other vehicles.
3. Motorcyclists are not entitled to No-fault benefits in some crashes. A 'motor vehicle' (car, truck, van, etc.) must be 'involved' in your crash. Wrecks because of loose gravel, pot holes, animals, going wide/off road, or with other motorcycles are all examples where No-fault benefits will not be paid.
4. Accessories and custom work on bike, often is not covered on your policy. Many are out thousands of dollars after a bike is totaled because their policy only paid the fair market value of a 'stock motorcycle.'
5. Juror prejudice: Often people that do not ride have a bias against motorcyclists. They think getting injured in a wreck 'comes with the territory' or that all motorcyclists are outlaws who ride 'crazy.' These prejudices can adversely affect a claim.
6. I thought I had "Full Coverage." Truth: There is no definition of "full coverage" under the law. You must specify what coverage you want on your motorcycle. We receive many calls where the biker says, "I asked for full coverage" but they did not end up getting uninsured motorist coverage or underinsured motorist coverage that they ultimately ended up needing.
7. Bad/wrong advice given: A lawyer or adjuster said I'm not entitled to No-fault benefits because there was no contact with a motor vehicle*. Truth: All that is needed is 'involvement', not contact.
8. They said I had 3 years to file a lawsuit, but now the insurance company does not have to pay my medical bills! Truth: You have 3 years to sue for your injury, but only 1 year on any No-fault benefit like medical bills.
9. Motorcyclists are treated the same way as Michigan car owners in respect to the Michigan Catastrophic Claims Association (MCCA). They're both assessed \$192 to fund it. Motorcyclists get shorted by having to pay this same \$192 assessment even though many times motorcyclists aren't entitled to no-fault benefits after a crash.



ABOUT

JASON A. WAECHTER

THE MOTORCYCLE LAWYERSM



Attorney Jason A. Waechter is a Michigan attorney specializing in motorcycle injury and wrongful death litigation for 25 years.

Mr. Waechter is a million-dollar winning attorney, with over \$75,000,000 paid to his clients and has won many verdicts across the state. A few include \$2,000,000 St. Clair County, \$677,000 Washtenaw County, \$350,000 Clair County, and a recent \$550,000 Oakland County verdict.

Some honors include:

- Chosen as a **Super Lawyer®**
- Member of the *Million Dollar Advocates Forum*
- Rated a **Top 100 Trial Lawyer**, by *National Trial Lawyers*
- *US News & World Report's* Best Personal Injury Firms

Mr. Waechter furthers legal issues relating to his clients and cases. His firm's accident prevention campaign includes billboards and bumper stickers reminding other drivers to keep a look out and share the road. His sponsored Bystander Assistance Class has patched over 2,500 motorcyclists teaching them basic first aid and accident scene management.

Mr. Waechter is a member of American Bikers Aiming Toward Education (ABATE) and the American Motorcycle Association (AMA). Some say Jason “Wrote the book”—he has authored: “Litigating Motorcycle Injury & Wrongful Death Cases,” a book for personal injury attorneys.

Attorney Waechter has written almost 100 articles on motorcycling, insurance and motorcycle law for his monthly columns in Thunder Roads Magazine and Midwest Motorcyclist.

For free advice after a crash or for possible representation, call Attorney Jason Waechter.

Toll free: 1-877-BIKER LAW (that's 1-877-245-3752) or (248) 355-4701. He will speak to you personally.

Offices: Southfield, Detroit, Flint, Grand Rapids, Marquette, Ann Arbor & Lansing



ATTORNEY JASON WAECHTER

Representing Injured Motorcyclists

The Number to Call If You Fall is 1-877-BIKER-LAW

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WHY DID I WRITE THIS EBOOK?

There is so much misinformation and misunderstanding about Michigan's laws that apply to motorcycles and motorcyclists. I often see bikers get shafted because of this. I want to set the record straight and advise motorcyclists on how to protect themselves under the law.

ACCOLADES AND ACHIEVEMENTS



Selected to Super Lawyers as a Top Rated Personal Injury Attorney every year since 2011. Super Lawyers is a rating service of outstanding lawyers who have attained a high-degree of peer recognition and professional achievement.



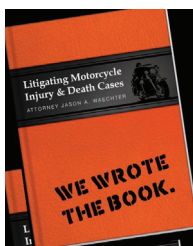
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Chosen by US News & World Report as a best practicing lawyer in the field based on its research and investigation.



We have earned the highest attorney rating (5.0 Stars) from the oldest and foremost legal source. Martindale-Hubbell publishes the Martindale-Hubbell Law Directory, which provides background information and rates lawyers across the country. It is the oldest and most distinguished attorney rating system. It rates lawyers on legal ability and high ethical standards.



Jason Waechter literally wrote THE book: Litigation Motorcycle Injury & Death Cases. It is a comprehensive guide for personal injury lawyers handling motorcycle accident cases. Includes chapters on information such as insurance claims, types of injuries and litigation tactics.





CONCLUSION

My hope is that this eBook helped educate you on Michigan's motorcycle law, the best insurance coverage that helps and protects you and set the record straight regarding the many of the misconceptions in this area.

Thank you for reading and ride safely. Please feel free to call me about anything. It would be a privilege to represent you or a loved one.

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Caveat: This e-book is not a complete guide to the law. Laws change. The No-Fault Law changes when new laws are passed and/or when the appellate courts decide cases that change the law. Because the law is constantly changing, you should contact our office, so the facts of your particular case are applied to the most current law for accurate legal advice.

* There are many exceptions, special definitions and complex issues that cannot be explained in this book. Terms such as Motorcycle, Motor Vehicle, and Involved. This eBook is not intended to be a substitute for case specific legal device. Your legal rights greatly depend on the facts of your Michigan motorcycle accident. These materials are meant to be informative and provide a basic understanding of the rights as Michigan motorcycle accident victim. This is not a complete in all-encompassing informative guide to law. Every year in Michigan the no-fault law and Michigan motorcycle law changes in some fashion. In this brief space, we could not explain all situations and legal issues.



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