



RECOMMENDED MOTORCYCLE INSURANCE

JASON A. WAECHTER
THE MOTORCYCLE LAWYERSM

As an attorney who has been involved in over 1,000 motorcycle crashes, claims and lawsuits, I recommend the following insurance for Michigan motorcycle owners:

- **Bodily Injury Coverage:** You must have this type of coverage to be legal. We recommend at least \$100,000 of bodily injury coverage. However, only a 20/40 policy is required. This protects you and pays for injuries of another if you were negligent. With motorcycles, it usually applies to your passenger.
- **Uninsured Motorist Coverage:** You may still be able to recover compensation for your injuries even if the other vehicle and driver are uninsured. This pays you for your pain and suffering when the negligent driver has no insurance. This may be true even if you can't identify the other driver—for example in a hit-run incident. To recover in these situations, you must have uninsured motorist coverage. Physical contact between the vehicle is often required. We recommend at least \$100,000, the more the better because this directly benefits you.
- **Underinsured Motorist Coverage:** If a negligent driver/owner causes an accident and has a small insurance policy that does not adequately compensate you for your injuries (if he or she is UNDER-insured) then you may obtain additional money for your pain and suffering from your own insurance company if you have Underinsured Motorist Coverage. We recommend at least \$100,000.00. The more the better because this allows the

injured Michigan motorcyclist to collect more for his/her injuries. (WARNING: If you settle with one insurance company, it could compromise your ability to collect from another including the underinsured motorist coverage of No-Fault benefits. Call us first.)

- **Collision Coverage:** This is up to you if you wish to have it or not. Michigan law does not allow for the recovery of your vehicle (car, truck or motorcycle) damage. Do not 'just get PLPD' thinking you can make the other guy pay; you can't*. You must decide if your motorcycle is worth replacing or fixing. The law is even worse for motorcycles. You cannot make the at-fault driver even pay your deductible, so chose you deductible amount as if it will never be returned to you in the event of a loss*.
- **Medical Coverage:** This is additional coverage that you can purchase. If you have health insurance that does not exclude motorcycle injuries it is not necessary in my opinion. If you ride without a helmet, you must have at least \$20,000 of First Party Medical Coverage to be legal.
- **Custom Work/Accessories Coverage:** Most basic collision policies for Michigan motorcycles only cover a stock bike and maybe \$1,000 worth of extras. If you have customized your motorcycle, you may want to purchase an Accessories Insurance Rider. Ask your agent if any accessories or customizations comes with your standard Michigan motorcycle policy then decide if you need more.



ATTORNEY JASON WAECHTER
Representing Injured Motorcyclists
The Number to Call If You Fall is 1-877-BIKER-LAW
WWW.MOTORCYCLELAWYERMICHIGAN.COM & WWW.THEMOTORCYCLELAWYER.COM

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



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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.



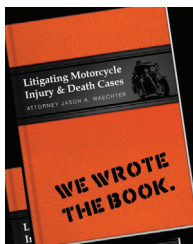
Member: Million Dollar Advocates, one of the most prestigious groups of trial lawyers in the United States. Fewer than 1% of US lawyers are members. Membership is limited to those attorneys who have won million-dollar verdicts and settlements.



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.



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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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