

ABATE OF MICHIGAN IS ASKING FOR THE ATTENTION OF ALL MOTORCYCLIST:

The changes in the Michigan No fault insurance laws are not favorable to Motorcyclists and is one of ABATE of Michigan's top priorities to change. ABATE is strongly advising ALL Bikers to carry the following insurance coverage on their auto/truck and Motorcycles.

- 1) Motorcycle insurers may offer medical payment coverage (the name of the coverage may vary between companies) This will help protect you. \$100,000 is very affordable.
- 2) Uninsured Motorist coverage may in certain circumstances provide coverage for medical expenses in excess of the applicable no fault cap in the event you are injured by an at fault driver. We recommend \$250,000 to a million dollar coverage.
- 3) Underinsured Motorist coverage may in certain circumstances provide coverage for medical expenses in excess of the applicable medical cap in the event you are injured by an at fault driver who has insufficient insurance coverage to FULLY compensate YOU. Again we recommend \$250,000 to a million dollars coverage.
- 4) ALL motorcyclists should carry unlimited PIP (personal injury protection) insurance on their own car/truck. If the vehicle you're involved in an accident has NO insurance , YOU will be able to use YOUR automobile PIP to cover your cost.
- 5) Request an UMBRELLA policy! Umbrella policies usually act as a supplement to most coverages on the underlying policy. It does not supplement PIP coverage on an auto policy. However it will usually supplement underinsured motorist coverage on a motorcycle policy so I strongly recommend it as it may be relevant to cover a motorcyclists excess medical bills over and above the motorists cap the motorcyclist is bound to.

This sounds like a lot but, if you shop around, bundle these upgrades should be a reasonable cost that you can remove when in storage. Insurance is there to make you whole if you are involved in an accident. These suggestions are in the simplest terms and will help you get there. It's better to have this coverage and not use it than to need it and not have it. Michigan car/auto/motorcycle insurance can be complicated, if involved we recommend contacting a lawyer ASAP (you have a year to make a claim) don't wait !! Don't sign anything or talk to the insurance people until you talk to a Lawyer.

Your job is to get better and protect YOUR best interest. Please do this before riding season.

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ABATE of Michigan BOD members