

MOTORCYCLES ARE AN APPENDAGE TO OUR FREEDOM

Dear Motorcycle Enthusiasts,

Motorcycles are an appendage to our freedom. We ride like the wind because we want to be the wind, free to roam and go anywhere and everywhere. The thrill of riding, the sense of liberation, and the connection with the open road are unmatched by any other mode of transportation. As a fellow rider and the principal attorney at the Law Office of Mary Higgins in Delaware, I understand why you love your bike and the exhilaration it brings to your life.

However, as much as we cherish the freedom of riding, we must also acknowledge the potential risks that come with it. The open road presents challenges and dangers, and as responsible motorcyclists, we must ensure our safety and that of others around us. The road can be unforgiving, with cars, trucks, pedestrians, road obstacles, and even animals posing hazards to our "freedom" and enjoyment.

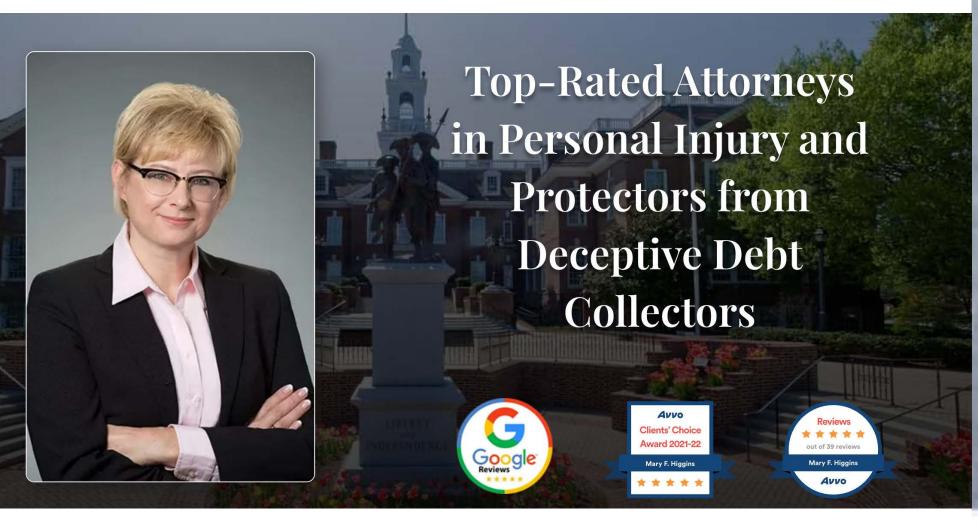
I am proud to introduce our comprehensive "Motorcycle Safety Guide," meticulously crafted by my team at the Law Office of Mary Higgins. We want all motorcycle riders and those they care about to know the safety measures necessary to keep everyone safe. This guide encompasses valuable insights, tips, and best practices to help you confidently and responsibly navigate the highways and byways.

We encourage you to share this invaluable resource with your fellow riders, friends, and family, ensuring that as many people as possible benefit from this information.

Knowledge is power, and we aim to empower the motorcycle community to make informed decisions and take proactive steps to safeguard their well-being while enjoying the freedom of the open road.

At the Law Office of Mary Higgins, we are not just legal advocates; we are passionate riders ourselves. We have seen firsthand the joy that motorcycling brings, but we also understand the importance of safety education. Together, let's create a community that rides responsibly, respects the road, and ensures that the thrill of motorcycling continues to be a source of joy and freedom for generations to come.

Wishing you all safe and thrilling rides, Mary Higgins, Esq. Law Office of Mary Higgins Delaware, USA





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YOUR SAFETY IS OUR #1 CONCERN

WHAT IS THE FIRST THING I SHOULD DO TO BE SAFE?

Obtain insurance

The minimum coverage requirement for all motor vehicles in Delaware is 25/50/10. This means your motorcycle insurance in Delaware should have liability limits of at least \$25,000 for bodily injury per person, with a total of \$50,000 per accident and \$10,000 for property damage liability coverage.

You also have a right to insurance coverage for accidents caused by uninsured and underinsured motorists. If you ride a motorcycle, having this supplemental coverage is a wise choice.

There is a secondary insurance called Personal Injury Protection (PIP). A minimum is required, which is \$15,000 of expenses per person involved in an accident and \$30,000 of expenses total for all parties involved.

Remember, you must have insurance; if you are caught without it, you could face a fine of up to \$1,500, and your license may be suspended! We start with this as a reminder... You may be the safest rider around, but the other drivers may not be, and you want to protect YOU.

HOW CAN I HELP AVOID AN ACCIDENT WHILE RIDING A MOTORCYCLE?

Motorcycles are shorter and narrower than four-wheeled motor vehicles. So, a driver who makes an unsafe lane change and hits a motorcyclist he did not see may be held liable for the crash. Still, the motorcyclist winds up in the hospital with injuries and a damaged bike to replace.

Ride in groups: There is safety in numbers regarding visibility. If you can ride with a group, ride in a staggered formation in which the leader rides in the left third of the lane, followed by the next rider at least one second behind in the right third of the lane, and the rest of the group following in the same left-right pattern. Ride with at most five to seven members in a group.

Keep your distance: Make sure there is enough room between your bike and the cars and trucks around you so that they can see you if they look. Avoid riding in blind spots. Beware of tailgaters. Many motorcyclists are hurt in rear-end collisions caused by motorists who don't realize how quickly motorcycles stop. Letting a car pass is better than having it too close behind.

Wear bright colors: You don't have to ditch the all-black biker look. Instead, you could wear a brightly colored helmet and upper-body clothing, red, orange, yellow, or lime green, and change back to black once you reach your destination. In addition, some riders wear lightweight reflective vests over their jackets. Reflectors, reflective tape, or decals on your bike will help it show up better in headlights and under street lamps at night.

Signal often: Use hand signals for turning, slowing down, and stopping, along with your motorcycle's turn signals and brake lights. By extending your arm to signal, your bike's silhouette and your body get more prominent, and the movement is eye-catching. In addition, motorists often fail to realize that a motorcycle slows and comes to a stop faster and at less distance than a car, so signal early that you are slowing down.

Don't expect anyone to watch out for you: Collisions with cars and other vehicles are most likely in intersections, mainly when a vehicle turns left at an intersection and crashes into a motorcycle traveling straight through the intersection. Ride in a lane position that provides the best view of oncoming traffic. Look ahead as you enter an intersection and expect that motorists may not see you. Slow down and select a lane position to increase your visibility to vehicle drivers preparing to cross your path. If other drivers see you, they may misjudge your speed, so slow down. Check your rearview mirrors and turn to look frequently to check what's going on behind and around you. If they're going not to see you, be sure you have your eyes on them.





WE ARE ALWAYS
WATCHING OUT
FOR YOU

Empowering you to be safe

Head Nods or Waves: It's common in many places for motorcyclists to give a subtle nod or wave when passing another biker as a sign of camaraderie. It's not mandatory, but it's a friendly gesture in the motorcycle community.

Throttle Locks: For those who go on longer rides, a throttle lock can act as a sort of "cruise control" for motorcycles. This can help alleviate wrist fatigue on long stretches but should be used cautiously.

Tank Bags with Maps: For those who don't have a GPS system, a tank bag with a clear top can be a great way to quickly glance at a map or your route instructions.

Bike Customization for Visibility: Instead of relying on loud pipes, consider increasing your visibility with reflective tape, bright paint, or additional lighting. Making your bike stand out visually can be more effective than trying to stand out audibly.

Road Surfaces and Hazards: Always be on the lookout for hazards like gravel, oil slicks, or manhole covers, especially in intersections. Also, be aware that some pedestrian crosswalks use a type of paint or material that can become slippery when wet.

Educate Your Passengers: If you're carrying a passenger, ensure they know how to behave on a motorcycle. Sudden movements or shifts in weight can affect balance and maneuverability.

The key is to be as proactive as possible when it comes to safety. While non-traditional methods like loud pipes might have their proponents, they always prioritize tried-and-true safety measures.

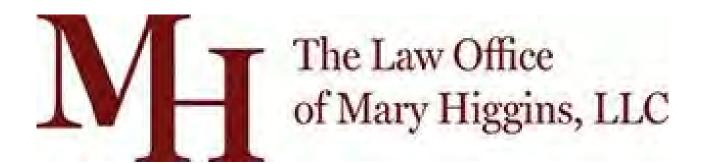
ADVISING YOUTH TO KEEP THEM SAFE IS NOT EASY

Addressing the feeling of invincibility that some young riders might have is crucial, as overconfidence can lead to unnecessary risks and accidents.

Here are some ideas on how to advise a young motorcycle rider. You can find more about this in-depth on our website in the blogs.

- You should approach them with understanding and trust.
- Share accident statistics and real-life stories.
- Emphasize the motorcycle's power and potential dangers.
- Advocate for wearing protective gear.
- Promote professional riding courses.
- Warn against peer pressure and showing off.
- Discuss the long-term consequences of accidents.
- Limit riding at night.
- Stress regular bike maintenance.
- Caution against impaired riding.
- Advise adopting defensive riding habits.
- Encourage recognizing personal and machine limits.
- Set clear consequences for safety rule violations.
- Mentor by riding together if possible.
- Highlight the importance of continuous safety education.

The goal is to foster respect for the machine and road, emphasizing safety and preparation.







MOTORCYCLE SAFETY IS CRUCIAL NO MATTER WHERE YOU RIDE

Here are ten things a motorcycle rider can do or should know specifically for riding in Delaware (and generally applicable elsewhere, too):

- **1. Understand Local Traffic Laws**: Familiarize yourself with Delaware-specific motorcycle laws, including helmet usage, lane sharing, and lighting requirements. Always obey speed limits and other traffic signals.
- **2. Wear the Proper Gear:** Delaware law requires all motorcycle riders and passengers to wear helmets and eye protection, regardless of age or experience. In addition to these, it's advisable to wear protective clothing like jackets, gloves, and boots, preferably made of abrasion-resistant materials such as leather.
- **3. Stay Visible:** Position yourself in the lane where you are most visible to other drivers. Use reflective materials on your clothing and motorcycle, especially if riding in the dark or in low visibility conditions.
- **4. Avoid Riding in Inclement Weather:** Roads in Delaware can become slick with rain or early morning dew. Wet conditions increase the risk of skidding. If you have to ride in the rain, ensure your tires have proper tread and reduce your speed.
- **5. Be Aware of Seasonal Changes:** Delaware experiences seasonal changes, with potential ice and snow in the winter. If you're considering riding in colder months, be extra cautious about potentially icy patches, especially on bridges or shaded areas.
- **6. Defensive Riding:** Always anticipate that other drivers might not see you. Keep a safe following distance, and be ready to react to sudden stops or turns.
- **7. Take a Safety Course:** Consider taking a motorcycle safety course. The Delaware Division of Motor Vehicles (DMV) offers the Delaware Motorcycle Rider Education Program, which can help riders of all experience levels improve their skills and safety awareness.
- **8. Stay Sober:** Never ride under the influence of alcohol or drugs. Impaired riding significantly increases the risk of accidents.
- **9. Beware of Wildlife:** Especially in rural or wooded areas of Delaware, be alert for deer and other wildlife crossing the road. Early morning and dusk are particularly active times for animals.
- **10. Regular Maintenance**: Regularly inspect and maintain your motorcycle. Please make sure the brakes, lights, tires, and other crucial components are in good working condition before every ride.

Always remember that safety on the road combines preparation, awareness, and smart decisions. Regularly refresh your knowledge and skills to ensure you're the safest rider possible.

LOUD PIPES, SMELLS, AND THROTTLE...

The idea of "loud pipes save lives" is debated in the motorcycle community. While some riders believe that a louder exhaust helps alert other drivers to their presence, others argue it might not significantly contribute to safety and can be a nuisance or even illegal due to noise ordinances. Here are a few non-typical considerations for motorcycle riders:

Loud Pipes: As mentioned, while some believe louder exhausts can make a rider more noticeable, there's limited empirical evidence to back this up. Most modern vehicles are well insulated from outside noise, and a driver might not hear a motorcycle until it's directly beside them. Instead of relying on sound, focus on visibility and defensive riding.

Engine Braking: Engine braking can slow down your motorcycle without activating the brake light. This can be dangerous if the vehicle behind doesn't realize you're decelerating. Please keep in mind of this, and consider tapping your brake lightly to alert those behind you.

Smells as Indicators: Motorcyclists have the unique advantage of smelling potential dangers before seeing them. A burning smell might indicate a vehicle ahead with a mechanical problem. A fresh smell of cut grass might mean a tractor is mowing nearby, possibly throwing debris into the road.

Helmet Locks: While not directly related to riding, helmet theft is a concern for many riders. Consider getting a helmet lock or carrying your helmet with you to prevent theft.

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WHAT DO I DO FIRST IF I AM INVOLVED IN AN ACCIDENT?

- 1. Call 911 -If you have been hurt in a motorcycle accident, your health is the priority. Phone 911 for emergency medical assistance and cooperate with responders. If you do not require emergency care, you should still see a doctor as soon as possible after a motorcycle accident. Several medical conditions occur after accidents that may not show obvious symptoms for 24 hours or more. Seeing a doctor also documents your accident and/or injuries if you file a legal claim later.
- 2. File a police report- Regardless of the severity of your motorcycle accident, report it to the police right away. This protects you by documenting the wreck with a police report. Cooperate with police by answering questions truthfully, but respond only to the questions asked. Do not offer opinions, make accusations, or accept blame. Ask how to get a copy of the police report and get it as soon as possible.
- 3. Gather evidence- If you can, photograph the accident scene. Get photos of the damage to your bike, the other vehicle(s), and any road signs, guardrail, or landscape damaged in the accident. Also, photograph your injuries, torn clothing and broken gear, skid marks, and any glass. Take photographs of the license plates of the vehicles. Write down names and contact information for any witnesses of the crash, including your passenger and/or companions, such as riders in your group.
- 4. Establish an accident file- Save anything and everything connected to your motorcycle accident, including photos, witness contact information, the police report, and printouts of email from the insurance company. Save all receipts connected to the accident, including medical care and medication receipts. If you miss work or school because of your injuries, keep a record of time lost. Write a description of the accident, your injuries, and your recovery, including progress and setbacks.

You might even keep a journal or make videos. Any of this evidence could eventually support a compensation claim.

If you have been injured due to another driver's negligence, contact an experienced lawyer immediately. As we mentioned earlier, don't speak to your insurance company, agree to or sign any settlement or discuss your concerns, injuries, or damages with anyone other than an attorney.

In addition, avoid permitting any individuals claiming to represent the emergency room, the hospital, or your doctor until after speaking to your attorney.

The Law Office of Mary Higgins provides free consultations for potential clients, and we will come to you- whether you're at home, in the hospital, or in rehab for your injuries.

After working with countless motorcycle accident victims, we understand how profound the impact can be on someone's life. In addition to the injuries directly sustained in the accident, you can suffer depression, anxiety, or even PTSD in the wake of the event.

On top of the physical and emotional damage, you may also face significant medical bills and a loss of income, mainly if the accident forces you to take unpaid medical leave or leave your job entirely.



WHAT WILL THE LAW OFFICE OF MARY HIGGINS DO FOR ME?

A seasoned lawyer will: We conduct a detailed investigation, and successful car accident claims are built upon a solid foundation of evidence. The Law Office of Mary Higgins have experienced attorneys who know what is necessary to make a compelling, persuasive case for you. We also know how to interview eyewitnesses to get the most impactful statement and how to secure crucial evidence from third parties, such as surveillance video from nearby cameras that may have captured the accident in real-time.

Identify all liable parties: Although it may seem like a particular driver was at fault for your accident, we may be able to identify others who are also to blame. For example, if another driver illegally cut off the driver who hit you, that driver could also be liable. We could also uncover evidence that points to outside parties being responsible for the accident, such as a property owner, government entity, or motorcycle manufacturer.

Identify all possible sources of compensation: The facts of your case will dictate what sources of compensation are available to you. A motorcycle accident attorney can pursue compensation through the insurance company(s) of the atfault party(s), which may mean going through multiple insurers. A lawyer can also review your insurance policy to see whether your personal injury protection (PIP), medical payments coverage (Med Pay), or uninsured/underinsured motorist insurance might be a source of additional compensation for you. Keep in mind that you will only be able to recover up to the amount of the relevant insurance policies limits.

Communicate with insurers for you: The Law Office of Mary Higgins can handle every aspect of the insurance claims process from start to finish. That includes reporting your accident, dealing with insurance adjusters, and managing settlement negotiations. It is essential to know that insurance companies will be looking for ways to minimize your settlement amount. Usually, that means looking for any way possible to push fault for the accident onto you. In Delaware, there are strict fault rules that can bar you from receiving any compensation at all. However, a skilled lawyer can fight so that you are not manipulated or unfairly blamed and let you focus on your recovery.

Timely filing: Compensation claims are time-sensitive. In addition to insurance company deadlines, Delaware also has a two-year statute of limitations on motorcycle accident claims. That means that you have a limited time from the date of the collision to file a legal claim. Missing the deadline could result in you losing valuable compensation, so it is vital to act quickly.

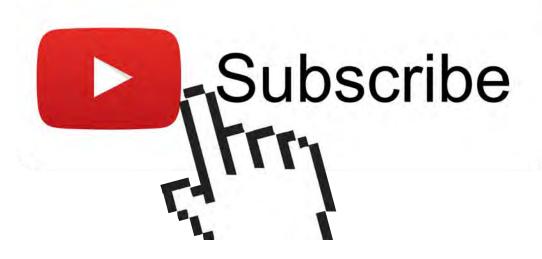
The Law Office of Mary Higgins, LLC

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Insurance companies and opposing counsel understand that we have built our record of success by thoroughly preparing for trial at the outset of each case. We immediately assign a team to preserve evidence, investigate facts, retain experts, and initiate the legal process. By combining our knowledge with our professionally developed understanding of the law, we work hard to maximize the value of each client's case. We know that our clients' interests are against efforts by insurance companies to minimize our clients' financial losses and pain and suffering.



AT THE LAW OFFICE OF MARY HIGGINS, LLC; WE INVITE YOU TO CONTACT OUR OFFICE TODAY AND SCHEDULE AN INITIAL CONSULTATION AT NO CHARGE BY CALLING 302-894-4357



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