

# YOU SHOULD KNOW

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## Adequate Insurance: Your Best Partner on a Motorcycle Ride

After strapping on your helmet, the next best protection you can have in case of a motorcycle accident is ADEQUATE insurance. While all 50 states require minimum insurance coverage to operate a motorcycle, be aware that the minimums (sometimes misnamed "full coverage") will fail you miserably in a serious accident. Like any type of insurance, how much you'll need and can afford will depend on many different factors.

So before you climb onto your dream bike, do your research and talk to your insurance agent about coverage that will be there when you need it, not which policy is the cheapest.



## A Guide to Motorcycle Safety for Today's New Rider



*"Four wheels move the body. Two wheels move the soul."* – Anonymous Rider

The allure of motorcycling is more popular than ever today as baby boomers retire to the open road, women become the fastest-growing segment of new motorcycle owners, and people of all ages search for ways to avoid traffic jams, high gas prices and air pollution. For all of you out there strapping on your helmet and leathers, we dedicate this issue of *You Should Know* the latest on motorcycle safety.

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### BY THE NUMBERS

## 28x

Motorcycle deaths were down 5.6% from 2016 to 2017, but riders are still 28 times more likely to die in a crash than motor vehicle occupants.

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### VIDEO BOOKMARK

#### *Motorcyclists Fear Distracted Drivers*

Motorcyclists discuss threat from growing number of distracted drivers in this Colorado TV news clip.

[▶ VIEW VIDEO](#)

### THE DOCKET

- HOWARD'S YOUTUBE CHANNEL
- LAW TALK WITH HOWARD SPIVA
- LOCAL ATTORNEY ADVOCATES HELMETS TO PREVENT HEAD INJURY
- HOWARD, AS SEEN & HEARD ON RADIO & TV
- GET YOUR COPY: WINNING YOUR CASE: 21 QUESTIONS YOU MUST ASK BEFORE HIRING A LAWYER. AVAILABLE NOW!

### NEW RIDER ALERT

Your best first ride: The Basic Rider Course from the Motorcycle Safety Foundation.

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