

Hidden Dangers

(They are not what you think)



By Richard Bennett

While riding alone or with your friends, there are few things that create that “Oh, Shit” feeling more than realizing you or someone else is going to crash.

We can never predict when collisions will happen; Your skills and experience can only take you so far.

Because motorcycle riding is purely recreational, we seldom think of the issues that become important *after* a crash. We don't think in advance about how much a crash will cost, and how the bills will get paid.

And that is the hidden danger.

So here is a checklist of how to prepare for what happens *after* the crash.

Vehicle insurance. What kind of coverage do you have?

Buying insurance is often confusing. Dollar amounts for coverage in different categories lead to compromises. Should you pay more for something that may never be needed, or pay less and gamble that you will have a safe year? Most of us are frugal, and pay the least we can for the coverage we think we need. The test comes after a crash.



Read your vehicle insurance policy carefully.

Pay attention to personal liability and property damage. An investigation will determine who was mostly at fault in a collision, and if it is you the coverage needs to protect your assets. In a single-vehicle collision, it will most likely be you, so invest accordingly.

Most vehicle insurance includes some medical coverage, mainly for passengers or other drivers. Check your policy to determine exactly what and who is covered. Make adjustments if necessary.

Towing and storage costs can add up. We all like to ride to scenic locations. That often means to rural or remote areas. Do you have towing coverage, and if so, for how many miles?





Towing from those areas can be costly, and if your scooter needs to be stored until you can retrieve it, daily charges can add up. Are you adequately covered?

Health insurance.

Most of us use our health insurance for checkups, minor injuries or illness. If you haven't closely read your policy, do it right after you finish reading this article. Find out what you can expect for out-of-pocket expenses. Pay attention to types of coverage, deductibles and co-pays. Older riders often have Medicare, which has its own coverage descriptions, so break out the book and read it. You may want to contact your insurance providers for details. If you have umbrella insurance, check to see if it covers your motorcycle. Many do not.

Things to look for are ambulance transportation, Medivac (air ambulance) and Emergency Room costs. It is much better to know these things in advance rather than discover a lack of coverage when you need it. If you don't have adequate insurance coverage, fix it now before you need it.



Motorcycle riding is risky; we all know that, and we accept the risks. We usually think of risks in terms of personal injury, not in terms of financial risk. By knowing what coverage you need, and providing the coverage in advance, you cover all the bases and minimize your financial risk.

Good riders acknowledge the risks, and minimize them. Often the hidden risk is inadequate insurance coverage. Once your emergency care is provided after a collision, the bills will start coming in. Like developing defensive riding skills, I urge you to develop your financial coverage and protect yourself.

Consider it a pre-ride check.