

A South Carolina Biker's Guide to Protecting You and Your Family

*A Consumer's Blueprint for Buying Motorcycle
Insurance and 179 Motorcycle Riding Tips
That Could Save Your Life*

By: James F. Hartman, III

INTRODUCTION
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One of my closest friends is a motorcyclist, or biker as I call them. I cringe when he says he is going for a ride. Not because of anything that he does, but because other drivers in cars do not see motorcyclists. The consequences can be life changing. If that happens, no matter who's at fault, are you sure that you and your family's best interests are protected? Making sure that question is answered "yes" is the reason we wrote this book.

The insurance options which are available for your motorcycle are complex. After reading our boiled-down version of the different options, you will be more confident when you talk to your insurance agent to purchase your motorcycle insurance.

After you gain confidence off the road, it's time to gain it on the road with tips about the hobby you love. There is no

replacement for experience, so we didn't settle when it came to the motorcycle riding and safety tips.

We thank you for requesting or buying this book, and we hope you learn something from its content. We love feedback, so if you have a question, comment or concern, please give me a call at 1-843-300-7600 or send me an e-mail at james@thehartmanlawfirm.com.

Before we get into the insurance part of the book, we'd like to share some of the most common causes for motorcycle accidents.

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COMMON CAUSES OF MOTORCYCLE ACCIDENTS

Riding motorcycles is a popular and enjoyable pastime, but it's also dangerous. The chances of sustaining severe and/or disabling injuries are multiplied for motorcyclists and their passengers. The likelihood of being injured in a motorcycle accident is extremely high: 98% for multiple vehicle collisions and 96% for single vehicle collisions. Indeed, you are four times more likely to die if you are involved in a motorcycle accident than if you are in an automobile accident. "Accident" refers to an unforeseen event that occurs without anyone's fault or negligence. As it turns out, most motorcycle "accidents" are not accidents at all. They are planned, deliberate events – except for the crash! Most motorcycle accidents are caused by an individual's negligence. You must do your part to stay safe by using defensive driving techniques, but even so, you can not control the actions of other motorists. Another driver's negligence can change your life in the blink of an eye. The most common causes of motorcycle accidents include:

- Rider error - Failure to control the motorcycle, speeding, negligent maintenance, inadequate training, etc.
- Driver negligence - Failure to see motorcycle, failure to yield, etc.
- Inclement weather
- Road hazards/poor road condition
- Driving Under the Influence (DUI), DWI, Drunk driving

The leading cause of motorcycle accidents generally is the failure of the motorcyclist to properly negotiate a turn.

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The leading cause of multi-vehicle collisions involving a motorcycle is the failure of the motorist to see the motorcyclist. Thus, a critical factor for motorcyclists is conspicuity, or the act of making yourself noticeable on the road. Wear colorful clothing, use signals and headlights, but most important, **never drive in a car's blind spot**. The safest way to share the road is to follow this advice: *“Assume that you are invisible to other motorists, and operate your motorcycle accordingly.”* Almost 70% of motorcycle accidents involving another vehicle occur at intersections because drivers do not see the motorcycle. Since motorcycles are smaller, other motorists often misjudge how fast a motorcyclist is traveling and turn into their path of travel, causing an accident. This can also happen while on the highway when changing lanes or simply coming to a stop in traffic. Tailgating increases the risk of multiple vehicle collisions and motorcyclist ejections, especially when sudden stops or abrupt lane changes are involved.

Uncontrollable factors like inclement weather can also set the stage for accidents. Inclement weather and obstacles

prove more hazardous for motorcycles than other motor vehicles. Be more cautious when operating your motorcycle during inclement weather, on slippery road surfaces or when encountering obstacles on the highway. Drivers of other motor vehicles are expected to use “caution of care” while driving and should be able to avoid motorcycle accidents by driving safely and responsibly. However, accidents do happen, so protect yourself by being a defensive driver at all times and in all conditions.

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The worst kind of negligence is driving while under the influence of alcohol or drugs. Nearly half of all fatal single vehicle motorcycle crashes involved alcohol. Operating a motorcycle requires more skill and coordination than driving a car. Even the smallest amount of an intoxicating substance can decrease a motorcyclist’s ability to operate the motorcycle safely. Minimal impairment is maximum impairment when on a motorcycle. Below is a statistic to illustrate just how deadly drinking and driving can be, especially for motorcyclists.

Drivers in Fatal Crashes by Blood Alcohol Concentration (BAC) of 0.01+ and Vehicle Type (2008)

Passenger Car: 28%

Light Truck: 28%

Large Truck: 3%

Motorcycle: 36%

At Hartman Law Firm, LLC, our personal injury attorneys and staff are committed to assisting motorcycle drivers, passengers and their families cope with the consequences of motorcycle accidents. We are also committed to your safety.

Our lawyers often see families' lives destroyed due to inadequate insurance. We see this substantially more after a motorcycle wreck than in auto collisions. This is because the injuries and damages in motorcycle collisions result in much more serious injuries with much higher medical bills and damages. Many times the negligent party does not have adequate insurance and has no assets to cover the motorcyclist's damages.

In the following pages, we are going to discuss how you can safeguard yourself from others' inadequate insurance coverage. We will also provide riding safety tips and techniques that could save your life.

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BUYING MOTORCYCLE INSURANCE IN SOUTH CAROLINA: AN INTRODUCTION

Buying motorcycle insurance is one thing most of us would avoid if we could. Many are frustrated and intimidated by the mere question, "*What type of insurance do you have?*" A common reason for this feeling is that there seems to be no cut-and-dried answers to the questions of what to buy, how to buy it and why you need it. Truth be told, there are cut-and-dried answers to most motorcycle insurance questions. The hard part is finding someone to explain them to you!

Motorcycle insurance is mandatory in South Carolina. You cannot legally own or operate a motorcycle in South Carolina without it. People choose insurance companies

based on many factors; Typically advice from friends and family play the main role in this decision. Endless hours are spent searching for that perfect set of wheels, but when it comes to choosing an auto insurance provider, everyone tries to get it over with as quickly as possible.

Unfortunately, many consumers make hasty decisions just to get it over with, buckling under the pressure of knowing they must have motorcycle insurance in order to ride.

Since motorcycle insurance is a necessity, it's easy to understand why so many rely on word-of-mouth when selecting an insurance company. Mandatory does not refer

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to an expectation of submission. ***You are in control*** – you are “in the driver’s seat” *literally*. You have the right to protect yourself, your family and your wallet. Riding without the right insurance policy would be like riding blindfolded.

Motorcycle insurance requirements vary from state to state. This guide is specifically designed to aid you in purchasing motorcycle insurance in the state of South Carolina. If you're interested in acquiring motorcycle insurance in another state, contact the Department of Motor Vehicles (DMV) in that state for more information, or visit www.thehartmanlawfirm.com for helpful tips on obtaining motorcycle insurance in your state.

For those of you buying motorcycle insurance in South Carolina, this guide will prove priceless. Insurance companies provide you a service of protection. This book is written to educate you and provide you with the assurance that you, your loved ones, your property and your rights as a consumer will be protected.

You can't ride a motorcycle in South Carolina without insurance, and you can't start your motorcycle without your key, right? Think of this book as your *key* to start you out in the right direction. Soon you'll be well on your way to finding your perfect motorcycle insurance policy. Knowing your options, what you need and why you need it will make buying auto insurance feel more like making an investment. The right motorcycle insurance policy is just that, an investment in your safety.

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SOUTH CAROLINA MOTORCYCLE INSURANCE REQUIREMENTS

South Carolina insurance law is designed to compensate accident victims for losses and injuries obtained in accidents involving vehicles, the law requires all motor vehicles registered in South Carolina to be covered by an automobile liability insurance policy. This insurance must be provided by a company licensed to do business in South Carolina. It must remain in effect, with continuous coverage, until the vehicle registration is terminated.

The compulsory insurance law is designed for your protection and is strictly enforced, so much so that in South Carolina, you must show proof of insurance in order to register your vehicle. Basically, you cannot own or operate a motor vehicle in South Carolina if you do not have liability insurance coverage on that vehicle. **Liability coverage pays for bodily injury and property damage for which any individual covered by the insurance policy is held legally responsible.** Uninsured motorist coverage is required, when the other driver is uninsured.

The minimum coverage requirements for liability/UM coverage in South Carolina are:

\$25,000 Bodily Injury for each person

\$50,000 total Bodily Injury for all persons in an accident

\$25,000 for Property Damage

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A well-rounded motorcycle insurance policy will be a combination of several different types of coverage. The following section explains the basic types of coverage, the different aspects of liability coverage, and other coverage types available to you in addition to your basic primary auto insurance coverage options.

BASIC TYPES OF MOTORCYCLE INSURANCE COVERAGE

The basic types of primary coverage provide a broad range of protection. With liability insurance being the only type of coverage required in South Carolina, many assume this is the only type of motorcycle insurance they need. This assumption often leads to a harsh reality check. If liability insurance is all you have, you are paying for insurance that will cover injuries and damages suffered by others, **but not by you.**

If you decide to carry no additional types of coverage, you will not only be paying your insurance premiums, but you'll also be paying for any damages and repairs to your motorcycle, as well as any medical bills or other expenses you incur as a result of your accident. It's best to choose a well-rounded motorcycle insurance policy that includes types of coverage that take care of the damages to your vehicle, along with injuries and losses sustained by you and those covered by your policy.

Liability

Liability coverage pays for bodily injury and property damage for which any individual covered by your insurance policy is held legally responsible. Your insurance policy should cover you or any family member while

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operating your motorcycle and may also cover any person using your motorcycle with your consent.

Under this coverage, you will have separate limits of liability per person and per accident. This is referred to as “split limits.” The minimum requirements described in the previous section would be expressed as 25/50/25, meaning that your policy would pay up to a maximum of \$25,000 for any one person injured by an insured driver or up to \$50,000 for all injured parties combined in a single accident. In this example, the single limit of liability for property damage means your policy would pay a limit of \$25,000 for property damages **for each accident** for which a driver covered by your policy is held liable.

There are three different aspects of liability coverage – *Bodily Injury Liability, Property Damage Liability and Supplementary Payments.*

Bodily Injury Liability

Bodily Injury Liability coverage pays for injuries and/or damages suffered by others as a result of an accident for which you or someone covered by your policy is held liable. Damages may include medical expenses, lost wages, disability, pain and suffering, as well as lawsuit settlements and legal expenses if necessary.

Property Damage Liability

Property Damage Liability pays for damages to property belonging to others involved in an accident for which you or another driver covered by your policy is held responsible. These damages may include auto repairs, the

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actual cash value (ACV) of the other individual's vehicle or property, and of course, legal expenses, if applicable.

Supplementary Payments, Medpay, or PIP

In addition to your stated limits of liability, this type of coverage provides payments for accident-related expenses such as bail bonds, loss of earnings due to court attendance, hearings or trials requested by your or another's insurance provider, emergency first aid and other expenses incurred at the request of the insurance company or companies involved. You should review your current policy, contact your insurance agent or visit www.thehartmanlawfirm.com to identify limitations and exclusions regarding this particular type of coverage.

In addition to *Liability* insurance coverage, other basic primary coverage types include *Collision*, *Comprehensive*, *Medical Payments Coverage* and *Uninsured/Underinsured Motorist Coverage*. Insurance coverage options for damages to your motorcycle include collision and types other than collision, commonly referred to as comprehensive. These types of coverage provide payment for direct and accidental loss of your insured motorcycle or any automobile not owned by you that meets the following criteria:

- Any private vehicle not owned by, not furnished by, or not available for regular use by you or any family member while in your custody or while being operated by you or a family member.

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- Any vehicle not owned by you being used as a temporary means of transportation for your insured motorcycle due to the repair, servicing, loss or destruction of your insured motorcycle.

Collision

Collision coverage refers to physical damage to your covered motorcycle as a result of an impact with another vehicle or object. This coverage *pays for the lesser of the cost of repair or actual cash value (ACV)* of your covered motorcycle. If your vehicle is financed, this coverage is usually required by the lender, but it is not required by South Carolina law.

Comprehensive

Comprehensive coverage *pays for the cost of repair or ACV of your covered motorcycle less any deductible*. Losses incurred as a result of the following situations may qualify as comprehensive claims:

- Fallen objects
- Fire
- Theft or Larceny
- Explosions/damages caused by explosives
- Earthquakes

- Windstorms, hail, water damage
- Vandalism
- Impact or contact with an animal (i.e., bird, deer)
- Glass damage or breakage

Comprehensive insurance pays for damages to your insured motorcycle caused by someone or something other than a

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collision or impact with another vehicle or inanimate object. Basically, comprehensive motorcycle insurance coverage pays for everything collision coverage does not.

Custom Parts

Although collision or comprehensive may pay for a part of your damaged custom parts, you may need to buy additional coverage if you have additional non-stock options. Check with your local agent to see if you may need this coverage.

Uninsured/Underinsured Motorists (UM/UIM) Coverage

Insurance companies and agents doing business in South Carolina are required to offer Underinsured Motorist (UIM) Coverage. You are not required to purchase this type of coverage. If you choose not to purchase it, you must reject this coverage in writing per South Carolina Department of Insurance (SCDOI) guidelines. Uninsured Motorist coverage is required by law and is not optional.

Uninsured Motorists (UM) Coverage provides protection when you or another individual covered by your policy is injured in an accident caused by an uninsured driver. Each state has different limits which cover your motorcycle and

any damages caused by direct contact with an uninsured vehicle, provided that the motorist is found legally liable for the accident.

Underinsured Motorists (UIM) Coverage provides protection if you are involved in a motor vehicle accident involving a driver whose limits of liability are not sufficient enough to cover losses sustained by those injured in the motor vehicle accident. This coverage will pay a maximum of the UIM coverage limits, provided the at fault motorist is found to be legally liable for the accident.

Be aware that your insurance company will not provide coverage for any losses, damages or injuries sustained as a direct result of a motor vehicle accident if you or your legal representative settles any personal injury or property damage lawsuits without the express written consent of your insurance provider. Visit www.thehartmanlawfirm.com if you have any additional questions regarding this particular matter, or if you or a loved one has been injured in a motor vehicle accident, are currently dealing with a personal injury claim, or are involved in a property damage dispute in need of resolution. Here you may find answers to questions regarding your situation and information on how to proceed with your insurance claim, while improving communication with your insurance provider.

Motorcycle insurance is designed to protect you and your fellow drivers. You share the highways, and with that privilege, you share the responsibility that comes with owning and operating a motor vehicle. Primary coverage options are standard and designed to provide well-rounded motorcycle insurance coverage. The majority of riders carry at least one of the optional types of primary coverage, in addition to the required liability coverage.

But wait, there's more...

HOW MUCH COVERAGE DO I NEED?

Now that you know the motorcycle insurance requirements in South Carolina, you can decide what other types of coverage are right for you and how much you need.

Some people buy insurance based on worst-case scenarios, worrying about the most extreme "*what if*" situations. Others approach buying auto insurance in a more reasonable way and use logic to examine their available options to formulate a conservative, practical motorcycle insurance policy.

Insurance companies already know the likelihood of your being in a motorcycle accident or of your motorcycle being stolen, vandalized or totaled by an act of nature. Underwriting guidelines are built upon this very information. The key to buying motorcycle insurance is to approach it the right way.

Understanding your own situation and being prepared to discuss what you need and expect with the insurer when submitting your application will guarantee that you are approaching the purchase of your motorcycle insurance policy in the right way...your own.

Liability

Let's start with what we know you must have in South

Carolina. South Carolina requires you to carry a minimum of liability insurance consisting of split limits of 25/50/25, or in plain English – \$25,000 bodily injury liability, \$50,000 total bodily injury for all persons in an accident, and \$25,000 for property damages in each accident.

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Experts recommend that you buy enough liability coverage to cover your assets. If you own a home, have money invested in stocks and bonds or savings accounts, or own items that could be considered assets (i.e., antiques, expensive jewelry, etc.), you should think seriously about protecting those assets in the event of a lawsuit resulting from an at-fault accident.

What does this mean to you? Well, suppose you purchase only the required minimum liability coverage (\$25,000) and you have assets worth \$50,000. If you or someone covered by your policy is involved in a motorcycle accident and held legally at fault, the other person involved in the accident can go after your assets if their expenses (auto repairs, medical bills, etc) exceed the amount of your bodily injury liability limit of \$25,000.

Basically, they can hire attorneys and come after your property. Be certain that your policy covers or exceeds the value of your assets.

Umbrella Insurance Coverage

Most South Carolinians carry very low insurance coverage. Umbrella policies are one way to guard against losing all

you have worked for all your life. An umbrella policy insures you for liability damages you have to pay over your regular motorcycle policy limits. Most of the time an insurance company will make you buy at least 100/300 coverage (\$100,000 per person, \$300,000 per accident). Then you can purchase a one million, two million or even a three million dollar umbrella policy to cover your liability exposure that exceeds your regular motorcycle policy.

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For example: Ken buys 100/300 coverage and a million dollar umbrella policy. Ken rear-ends a brain surgeon. The surgeon sues and gets a verdict for one million dollars. Ken's motorcycle policy would pay \$100,000, and the umbrella policy would pay \$900,000.

The cash cost of umbrella coverage is much less than you think. Be sure to ask your insurance agent to quote prices for different coverage amounts for an umbrella policy. An umbrella policy not only covers you for motorcycle accidents but for many other types of negligent acts on your part that you may be found liable for.

UM & UIM Coverage

Uninsured Motorist coverage (UM) applies when a driver who has no insurance injures you, then your insurance company will pay you damages up to the limits of the UM coverage you purchased. Since the other driver has no insurance, your company pays you.

Underinsured Coverage (UIM) will protect you if you get hit by someone who bought a low amount of insurance (say 25/50). Your insurance policy will provide payment to you

for your damages up to the amount of UIM coverage you purchased.

Just how much UM/UIM coverage should you buy?

Buy as much as your insurance agent will sell you and as much as you can afford.

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Why?

I represented a young accountant several years ago. He was hit by a drunk driver who had 25/50 limits. The client did not have UM or UIM coverage. The most he was entitled to receive was \$25,000. The accountant had two back surgeries missed two years of work, and incurred medical bills and lost wages in excess of \$150,000. If the accountant had spent approximately \$380.00 more and purchased UIM insurance, he would have been covered for up to \$1,000,000.00.

I see sad stories like this on much too regular a basis. This is one of the main reasons we wrote this book, to educate South Carolina motorcyclists about how to protect their assets and themselves from others.

When considering the other types of coverage, evaluate your situation as if you were writing your own insurance policy. After reading this book, you should easily be able to get an idea of which types of coverage are important to you and which will prove more beneficial than others.

When deciding on how much coverage to purchase, make sure you consider how expensive some of the vehicles on the road are today, along with the inflated costs of medical treatments, particularly emergency medical services.

Two types that provide the most benefit to any motorcycle insurance policy are collision and comprehensive coverage. Here are a few examples of how to apply these types of coverage to your situation:

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- If your past is filled with fender benders and speeding tickets, or if you have a long commute to work every day, the probability of your being involved in a vehicle accident is pretty high. If your situation is similar, you should consider buying more collision and comprehensive coverage.
- If you drive an older motorcycle, have a good driving record and/or don't drive a lot, you are less likely to have your vehicle totaled in an accident, but you may have a higher chance of having your motorcycle stolen or vandalized. In this case, you may want to purchase more comprehensive coverage but not collision.
- If you have a motorcycle loan, you must purchase collision and comprehensive coverage. The lender requires that its interests are protected if the financed motorcycle is damaged in an accident, so both types of coverage are mandatory.

Although expensive, collision and comprehensive coverage are well worth it. Think about the benefits of each

coverage option and whether these benefits outweigh the cost of adding the coverage to your policy.

Each type of coverage added to your policy will affect your premium. Auto insurance is not an expense to be taken lightly. Since continuous auto liability insurance is required in South Carolina, you must be sure you will be able to pay your premiums on time and on a consistent basis.

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One way to ensure that your auto insurance premiums are affordable is to increase your deductible. A deductible is the amount you pay for repairs to your vehicle before your insurance will pay for anything. You can reduce high premiums by choosing to pay a higher deductible.

Higher deductibles reduce your premium by increasing the amount you'll be required to pay out-of-pocket if you are involved in an auto accident. The higher your deductible, the lower your insurance premium. If you choose to do this, be sure you consider how much of a loss you could afford if you were to be in an accident.

Reducing your premium in this way may sound like a great deal, but if you aren't sure you could afford to pay your deductible without putting yourself in a bad spot, you should think twice before taking this option. Being faced with a claim after an accident can be worse than paying a higher insurance premium.

Always let your personal financial situation guide you; only you know what you own, what you need to protect and most of all what you can afford.

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Riding Tips

By: James F. Hartman

This list demonstrates a keen awareness and respect for the risks inherent in motorcycle riding.

Note: The following tips do not represent material taught by the MSF. They derive from research and personal experience.

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Five things to do if you are going to run over something

1. Use maximum braking in an effort to stop before you hit it.
2. Wrap all of your fingers around your grips. Do not 'cover' any levers.
3. Roll-on your throttle starting about half second before the impact. Shift your weight onto your feet.
4. Roll-off your throttle right after the front tire surmounts the obstacle (which shifts weight to the front and lengthens the rear shocks).
5. Control stop (if you want to) after BOTH tires return to the ground.

Selecting that helmet: 3 Issues with proper fit and 2 reasons to get a skull cap

No two brands of helmets will fit quite the same, despite being marked with the same sizes. It is maybe more important to note that no two heads are shaped the same, despite being able to wear similarly sized helmets.

There are three issues involved in proper fit:

6. Snuggness - Your helmet must not be able to twist or 'lift' because of the wind. It should be firm, but not uncomfortable against your cheeks.
7. Forehead - Your helmet must not leave a red mark/indentation on your forehead.

8. Ear holes - Your helmet must not be able to fold or even press constantly on your ears. After an hour of wearing a helmet that binds your ears in any way, you will be in simply awful pain.

Now that your helmet is properly fitted, consider buying and using a skull cap with it. Two reasons:

9. You can wash the skull cap, but you cannot wash the helmet liner.

10. You can soak the skull cap in water before putting it on, and it will keep you nice and cool on very hot days.

Key rings: Keep them short!

11. Make sure that your motorcycle key is not mounted on a key ring that is so long that it can get trapped in any way when you turn the handlebars.

Six things to do before you dismount

We all have our own unique way of doing things. Some people, for example, do exactly two things before they dismount their bikes: they turn off their ignition switch, and they put down their side stand. However, there are a few more details to attend to before we dismount our motorcycles, and if we make a habit of doing them we can avoid some major trouble for ourselves.

12. Use your engine cutoff switch to shut off your engine.

Some people seem to think that switch is there for use only in an emergency. Not true. The reason you use the engine cutoff switch rather than the ignition switch to shut off your engine is because you do not have to take your hand off the grip in order to do so. This also builds in an instant awareness of where that switch is, in case of emergency.

13. Turn your ignition switch off.

Obviously, unless you do this, your lighting system is still on and your battery is discharging.

14. Turn your fuel valve (if you have one) to the OFF position.

A stuck needle valve in one of your carbs can allow a great deal of gasoline to leak past it. If a needle valve should happen to stick while your motorcycle is left in your garage overnight, that leaking gasoline can cost you your house and your life.

15. Put your side stand down - and confirm that it is locked in place.

After leaning the bike onto the side stand, you have insured that it is stable from side to side before you try to dismount.

16. Turn your handlebars full-lock left.

A motorcycle is several times more resistant to movement when the front wheel is not pointing straight ahead.

17. Squeeze the front brake lever.

If you build these six steps into a habit that you always perform before dismounting, you are serious about ALL aspects of motorcycle safety.

The ride is not over until you are safely dismounted.

Gassing up? Get off the motorcycle!

The tank is running low, so you pull into a service station next to a pump. Down goes the kickstand. The next few things you do could save your life:

18. Turn off your engine.

If gasoline were to spill as you bring the nozzle to the tank, or as a result of overflow, or as you take the nozzle out of the tank, you risk setting it ablaze.

19. Take your helmet off.

If your helmet is on, you cannot determine if a fire has started as easily as you can without it.

20. Get OFF your motorcycle.

For some reason, this step seems to be ignored more often than any other. Putting fuel into your tank while you're straddling the bike is dangerous! If there is a gasoline spill, your crotch will get wet. Then what do you do?

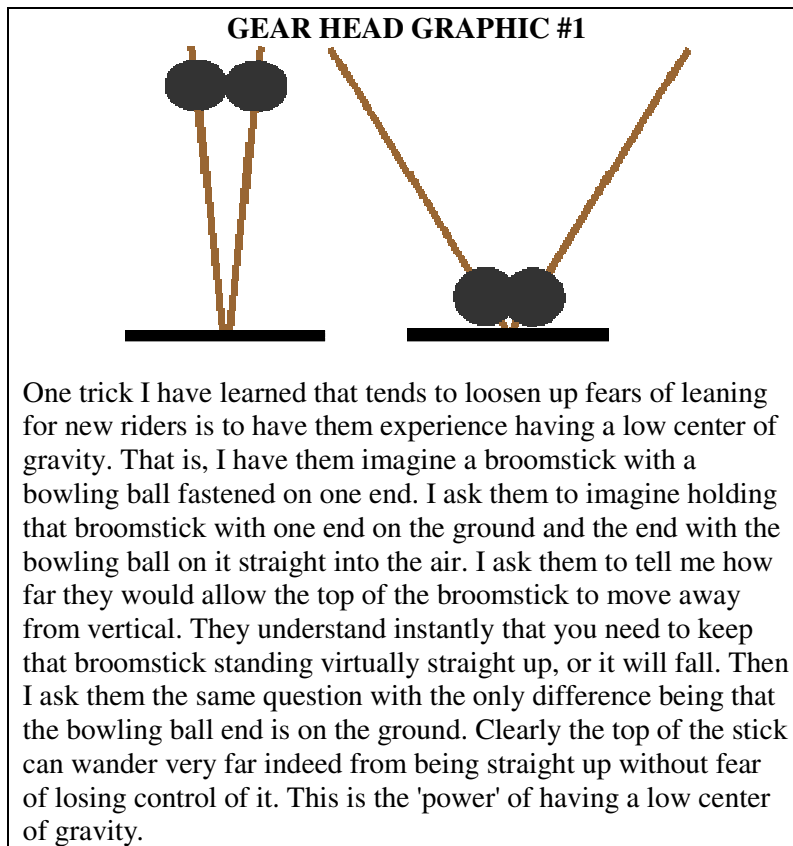
21. Take off both gloves. Then eliminate static by touching the filler cap with one hand and the pump hose with the other.

22. Fill the tank, but NOT TO THE TOP.

Gasoline expands as it warms up. Some gas tanks are not sealed units, and if you fill them to the top, they can easily leak.

23. Do not smoke within 20 feet of a gas pump.

24. Keep your ignition switch in the OFF position any time your filler cap is off your tank.



Always listen to your inner voice

Advice like 'listen to that inner voice and ACT accordingly' is not just vacuous new-age meta-physical crystal-gazing stuff. This rider is deadly serious about it.

25. If you are behind a truck and 'feel' like you should change lanes - change lanes.

26. If you feel like you should not ride before you start, don't.

27. If for any reason whatever you feel like you would rather end your ride early, end your ride early.

28. If for any reason whatever you feel like you might not be able to make that hard right turn to get out of a parking lot and onto the feeder road, STOP and wait for that 'moment' to pass. Wait for your mind to get 'right' before you proceed.

Running late? Take the car

It's a beautiful day. Weather is perfect, traffic is light, you are home, and you need to get someplace ... soon. You are late.

The bike is agile, and you're sure you can get there faster on the bike than you can by taking the car.

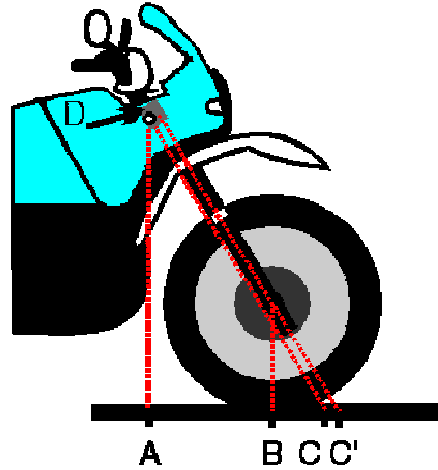
29. Don't take your motorcycle, get in your car.

The last thing in the world you should consider doing is taking the bike in this scenario. That would be a prescription for minimizing the odds of arriving at all. This is the kind of situation that, on the surface, appears to be an ideal time to take a bike, yet it is a perfect example of a situation that can get you in over your head and into an accident in the blink of an eye.

Filing a 'Flight Plan': A very savvy self-defense

30. Before setting off by yourself, tell someone where you are going, how you're going to get there, and when you plan to return. If you get into an accident 60 miles away from home and do not return, someone will know where you were going. If you do not return, they know something has happened. This is a very savvy defense. Make sure you file the flight plan with someone who EXPECTS you back.

GEARHEAD GRAPHIC #2



RAKE GEOMETRY

Thought you'd never see a geometry lesson in a book about motorcycles did you? This diagram explains "trail." The distance between B and C (not C') is "trail." This will come up later in the tips.

Be a Christmas Tree, Don't give them any excuse

31. At night you are FAR better off having reflective strips of some kind on your jacket/helmet/motorcycle than if you are wearing a light-colored jacket as opposed to black. Those reflective strips or patches should be across your upper back and on your shoulders (facing to either side) for best effect.

32. Many years ago, the railroad industry determined that the best lighting arrangement, and the safest, was a triangle of forward facing lights, with the largest, brightest light at the top and two slightly smaller/dimmer lights mounted horizontally below it. A motorcycle can have exactly the same lighting

advantage. If you mount running lights below your headlight, you have created that magic triangle. When seen from the front, you no longer look like a far distant car. Since nobody expects to see a train coming toward them on a public road, you are recognized for being 'something else' - indeed, almost certainly a motorcycle.

33. You are well advised to remember that engine braking does NOT turn on your brake lights. If you roll off your throttle while someone is following you, you should either lightly use your brakes as well, or simply double tap your front brake lever to give them notice of your change of speed.

Don't give them any excuse. Insure that they see you.

Attention Limits and Your Radio/ iPod

In any situation in which you must focus your attention, you must at the same time reduce as many distractions as possible.

34. If you are riding an unfamiliar bike, make sure the radio/tape player is off and that you do not test any other limits (such as high speed or steep lean angles).

35. If traffic suddenly increases or becomes 'weird', hit your mute button and reduce speed if possible.

36. If the weather suddenly turns bad, hit your mute button and reduce speed if possible.

Brakes: Their real job is NOT to stop - it is to SLOW the bike

For some reason most motorcyclists seem to think that the job of brakes is to stop their motorcycles. Wrong!

If all the brakes had to do was to stop you, then all they would have to do is lock your wheels when you applied them – which is clearly not an optimum use of their enormous power. Indeed, from a safety point of view, more often than not your challenge when using your brakes, particularly the rear brake, is to prevent the wheel from stopping! Brakes are made to slow your bike down. A few tips on braking:

37. The use of both brakes together will invariably slow you down more quickly than using just one of them.

38. The use of both brakes together results in LESS weight transfer than does using just the front one, assuming equal total braking force is applied.

39. Use of both brakes tends to lengthen the life of your front brakes.

40. If you need to stop or slow down on slick or gravel surfaces, the rear brake is just the ticket (in combination with a very gentle hand on the front one).

41. If you are going less than 20 MPH, then both brakes are effective (and relatively safe).

42. In very slow maneuvers, the use of the rear brake alone often provides added stability and control of your motorcycle.

You only hit that car if you don't quite stop in time

Stopping a motorcycle as fast as possible requires that you master only a few fundamentals:

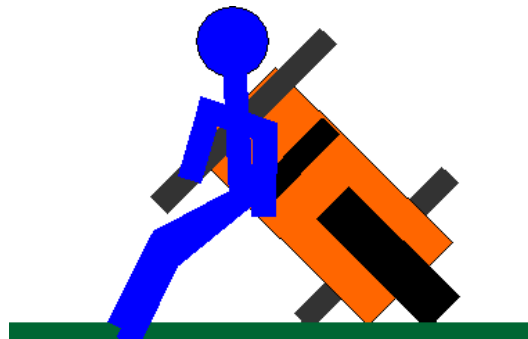
43. Pressure - SQUEEZE, don't grab, your front brake lever. To stop faster, squeeze harder. Use your rear (foot) brake as well for maximum braking effect, but NEVER pound on it.

44. Alertness - No matter how fast your reflexes are or how skillful you are with your brakes, if you don't see the need to stop, you won't.

45. Reflexes - First you need time to recognize a threat and decide to react to it, then your fast reflexes take over and make the difference.

46. Skill - Under-utilizing your brakes is just as dangerous as over-doing it.

GEARHEAD GRAPHIC #3



If you ride a big bike that has fallen on its side, protect your back by pushing it up using your legs, rather than lifting it up.

Pre-ride briefing for your new passenger S/he is the BOSS, but you set the rules

47. Before I let a passenger onto my bike, I host a briefing with that person. I explain that so long as he or she is on my bike, my passenger is the boss. If my co-rider wants to slow down or to stop for any reason, we will do so. In other words, the rider controls the bike, while the passenger controls the rider! I explain that it is not my intention to scare my co-rider, ever,

while he or she is on the bike, but to help my passenger enjoy the experience.

My own personal rules while riding with a passenger:

48. The only thing I want to 'show off' is that riding a motorcycle can be safe and enjoyable.

49. I wish to challenge myself with the task of trying to shift gears without the passenger being aware of the activity (no head snaps in either direction).

50. I want to start and stop with the passenger never quite sure that we have started to move or that we have come to a full stop - i.e., smoothness all around.

Your first passenger

51. Your first passenger should only be an experienced motorcycle rider. **Period.**

What if you drag a peg?

Most of us do not need to test our riding limits, but it still happens that you might someday find yourself leaning too far into a curve and hear/feel your peg start to drag. What should you do?

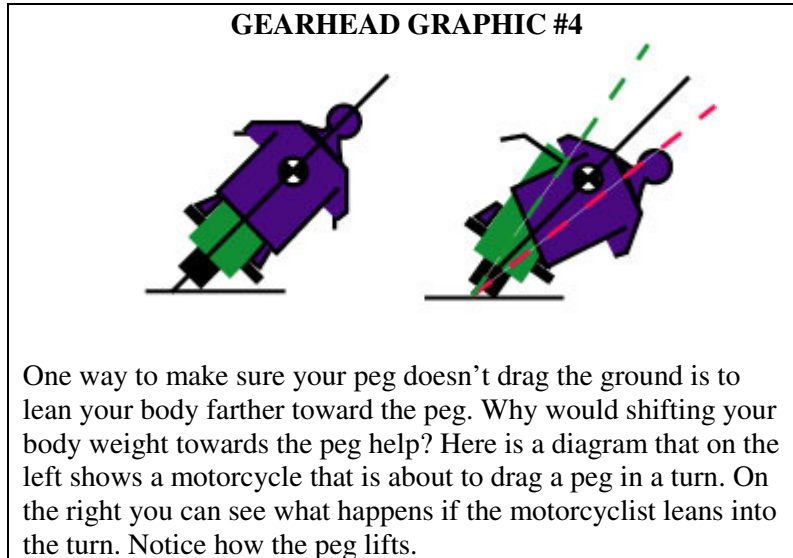
There are three things that can be done as soon as you hear/feel a peg scrape:

52. INCREASE throttle – modestly, to momentarily lift the frame of your bike.

53. Counter-steer away from the dragging peg: widen the turn.

54. Shift body weight TOWARD the dragging peg. THAT IS NOT A MISPRINT.

Each of these actions tends to straighten the bike up. Any one of them will cure the problem and is sufficient by itself. You can, of course, do two or all three of these things at the same time. Shifting your body weight towards the dragging peg is the safest and most recommended solution.



Excessive tire wear: A list of causes

Excessive tire wear and/or cupping is a problem that most motorcyclists experience over time. Too often, this is simply the result of failing to maintain proper tire pressure. However, this is far from a complete answer. Cupping is a phenomenon that is absolutely normal. Excessive cupping or excessive wear on one side of the tire as compared to the other is not. There are at least seven causes of cupping and/or uneven wear in the front tire other than tire air pressure:

55. Most roads are banked away from the center. Thus, if you ride vertical, the side of your tire closest to the center of the road wears more.

56. Your tires ‘scuff’ when you force a speed change with them. The rear tire scuffs when you accelerate and when you brake (and every time you ride in a direction other than straight ahead). Thus, it tends to have even ‘cupping’ as compared to the front tire (which scuffs when you brake but not when you accelerate).

57. While alignment is not usually a problem with motorcycles – it can be.

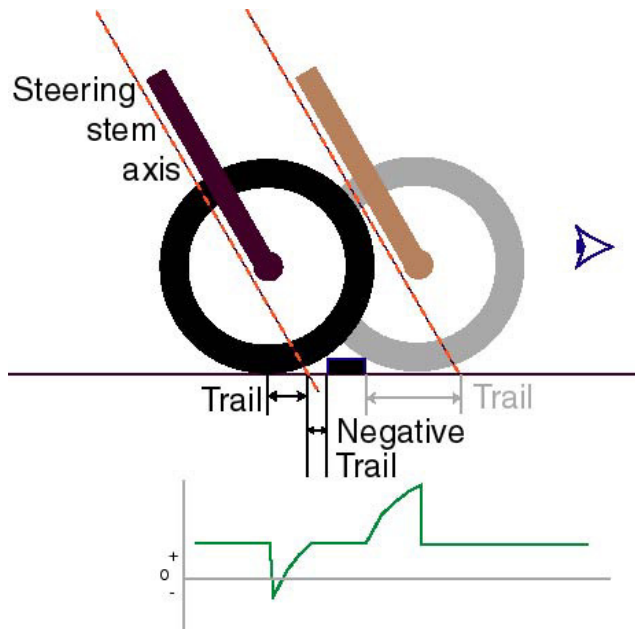
58. Carrying an unevenly divided load (all your tools, jumper cable, etc.) in one saddlebag can result in your riding the bike in a position that is other than vertical most of the time.

59. Setting your anti-dive control so that it fails to modulate properly between fork anti-dive and bump response can easily cause uneven tire wear.

60. If one of your front shocks is defective, you will experience uneven tire wear.

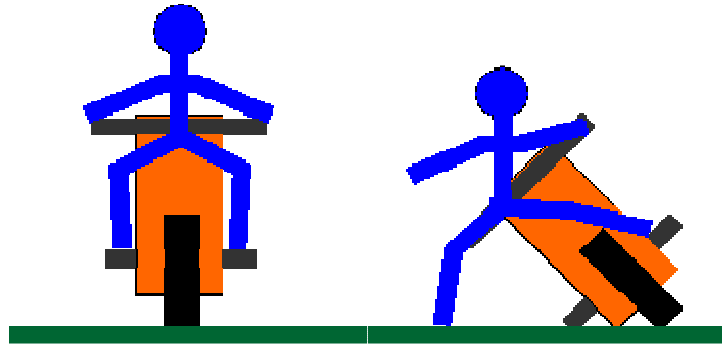
61. Excessive use of the front brake will result in excessive cupping.

GEARHEAD GRAPHIC #5



In the diagram above, a front tire is about to run over a raised railroad track or an unusually harsh speed bump. What is important to note is that at the moment of contact between the tire and the raised object, the contact patch will be lifted off the ground. At that time, the tire will have created a negative trail. In other words, at that time the steering axis will be behind the contact patch. If the tire is straight, then it should not be a problem. If the tire is turned in any way, it may cause the steering to become difficult -- and the handlebars may slap the tank, sending the rider to the ground.

GEARHEAD GRAPHIC #6



The very first lesson I give a person who is moving up to a larger bike is how to dump the bigger bike.

I have them take the bike onto a grassy area with relatively firm ground. With the engine turned off, I have them lean the bike slowly over to the left. What I want them to learn is that there comes a point in leaning the bike where the center of gravity of the bike will move past the side of their tank, and then most of the weight of the bike will be on their “down” leg.” At this point, no one can hold up a big bike. If the rider tries, it can result in an injury. Decide when you have reached that point. Then stop trying to hold up the bike. LET GO OF THE LOWER GRIP. Quickly step on the high peg and step as wide away from the bike as possible with your “down” leg, as the bike lies down.

If you do this correctly, you will find that you remain standing, one foot on the ground, the other on the high peg, with the bike between your legs on its side. Most important, without injury.

Side-stands: What could possibly be said about these?

It is my opinion that motorcycles, like airplanes, should have a

'walk around' performed before every ride. During these quick checks you will see the obvious: low tire pressure, damaged tires, dripping oil, open luggage, and the like. You should also get in the habit of checking your oil level. Depending on how frequently you ride, I suggest touching EVERYTHING (literally).

One part of our machines tends to get overlooked by many riders during our casual checks: our side stands.

First, let's look at what can go wrong with them.

62. The most obvious problem is a weak or broken lock spring. With either, you can end up dragging the stand as you ride, or it will fail to 'lock' into place when you lower it, leaving your bike on its left side when you dismount.

63. Newer bikes have an interlock switch that kills the ignition if you put the bike into gear while the stand is down. That switch can fail. If you rely on it and don't bother to check that the stand is up before you drive away, that first left turn can easily send you bouncing over to the right and result in a total loss of control.

64. Older bikes have a rubber 'finger' extension at the tip of the stand that will wear over time. The purpose of that little 'finger' is to grab the pavement before the metal part of the stand itself does and ATTEMPT to pull the stand out of its locked position before it hits. There is a wear marker on these rubber extensions, and when yours gets worn to the point that no longer functions, it should be replaced because it no longer reaches the ground before the metal tip of the side stand will.

65. If, when parked on a level surface, your bike is not leaning heavily on the side stand, you should adjust it, if possible, so that

it does. If it is not possible for you to adjust the side stand sufficiently, any welder can easily do so in a matter of minutes.

Assuming that your side stand is fully functional, there are things you should not do in order to keep them from turning dangerous.

66. You should never take a bike down from its center stand while the side stand is down. To do so risks potential damage to the frame and engine mounts (from shock) and can easily result in tossing your bike over onto its right side.

67. You should never simply kick the stand down at your destination and climb off your bike without VISUALLY checking that it is extended all the way and 'locked' into place.

68. You should never have your shocks so low, or luggage so heavy, or stop on an incline to the right so great that you have to lean the bike to the right in order to get the side stand all the way down. It will not have sufficient stability.

69. You should never allow a passenger to mount or dismount your bike while the side stand is down, when you are off the bike, when you do not have both feet on the ground, or if you are not in neutral.

70. You should never rely on the side stand to support your bike by itself, unless you are parked on a solid surface.

71. You should never leave your bike unattended in neutral gear with the side stand down if you are parked facing down or up a hill. Leave it in gear.

Electrical systems: Common sense advice

Sooner or later you will need to find a failing component, a broken wire, or a short. Or, you will attempt to add a new device to your motorcycle and have to do some wiring. Following are a set of basics that seem not to be taught anywhere except by experience:

72. Just because the motorcycle uses a 12-Volt battery does not mean that lethal voltages do not exist. Spark plug leads carry many thousands of Volts! Stay away from them.

73. The vast majority of 'failures' can be fixed with the simple replacement of a fuse - particularly on older bikes that use old-style fuses.

74. Crimp connectors are a NO-NO on motorcycles. Vibration and weathering will eventually make them fail.

75. Solid wires are a NO-NO on motorcycles. Vibration tends to fracture them.

76. Any connector that you can pull apart should be packed with dielectric grease when you have put it back together again.

77. Whenever adding a component use a separate fuse and circuit for it. Do not simply piggy-back on an existing circuit.

78. Whenever removing your battery always disconnect the NEGATIVE terminal first.

79. If you smell gasoline, do NOT work on electrical systems!

Brake lever: Check it before you need it

Before you use your front brake in an emergency, you should insure that it works properly.

80. Just squeeze the lever as hard as you can. No part of that lever should get within 1/2 inch of your grip. If it gets closer, then in an emergency you can catch a finger, especially if it has a ring on it, beneath the lever, which will limit your ability to stop. In the extreme, where you can cause the lever to actually touch the grip by squeezing it, you cannot get maximum stopping power from your front brake under any circumstance.

What is likely wrong if the lever travels too far?

81. Most likely, there is air in your brake fluid. If so, just bleed the system and replace the fluid.

82. If there is no air in the fluid, then the odds are that the rubber tubing in the brake line is getting weak. Replace it.

83. Though it is rare, there may be a simple adjustment that establishes lever travel. Readjust it for at least 1/2 inch clearance.

Your life depends on being able to stop quickly. Surely it makes sense to check that lever before you need it.

Dry rot: How to avoid it

Keeping your tires in good shape includes constant attention to them, maintaining proper inflation at all times, and a little luck in avoiding street hazards. But dry rot is a problem some of our tires seem to experience, particularly if our motorcycles are not ridden year round.

There are a few simple things that you can do to minimize dry rot:

84. Do not store your motorcycle near electrical appliances. Ozone is generated around electrical appliances and is primarily responsible for the cracks in your tire rubber.

85. Do not use anything like Armor All on your tires. These products make the rubber look nice and clean and bright black, but they also rob the rubber of the chemicals they were manufactured with which are designed to minimize the effect of ozone. And if you get it on the tread, you may experience a loss of traction, too.

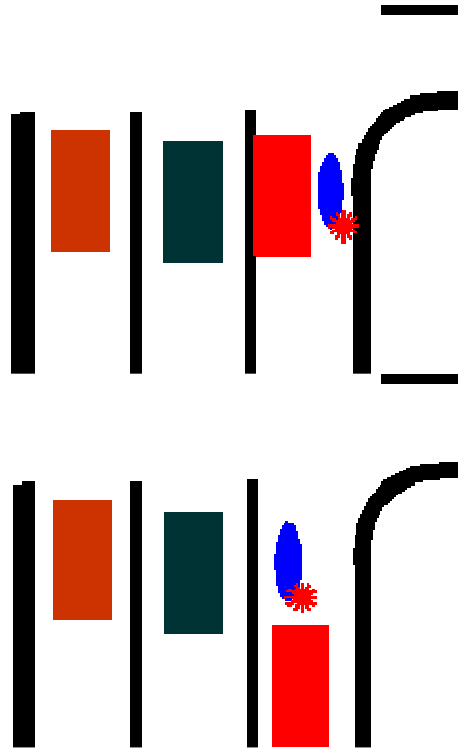
Add \$2 when you change a tire and do it right

86. This tip is written to save you both those inconvenience hours and a possible disaster. For an additional \$2 when you next change a tire, do it right: replace the valve stem too.

Cruise Control: NEVER if the road is wet

87. You may have cruise control on your bike, and you may think it's God's gift to riders when you are out on a long ride and your right hand begins to cramp. But you should pay attention to this bit of advice: NEVER use cruise control if the road is wet!

GEARHEAD GRAPHIC #7



The art of “owning the lane” at a red light is shown in the lower graphic. Many times a driver will see that you are on the right side of the lane when he or she is also turning right (top drawing). To get a better jump on green, they will try to share the lane with you. When you’re at a red light and turning right, remember it doesn’t take four wheels to own the lane. All you need to do is bring your motorcycle to the left side a little more (bottom drawing).

Hydroplaning Issues: What is it? What to do about it?

Hydroplaning is the result of your tires moving fast across a wet surface, so fast that they do not have sufficient time to channel that moisture away from the center of the tire. The result is that the tire is lifted by the water away from the road, and all traction is thus lost.

There are two absolutely essential NO-NO's to remember should you experience the beginning of hydroplaning:

88. Do NOT apply your brakes.

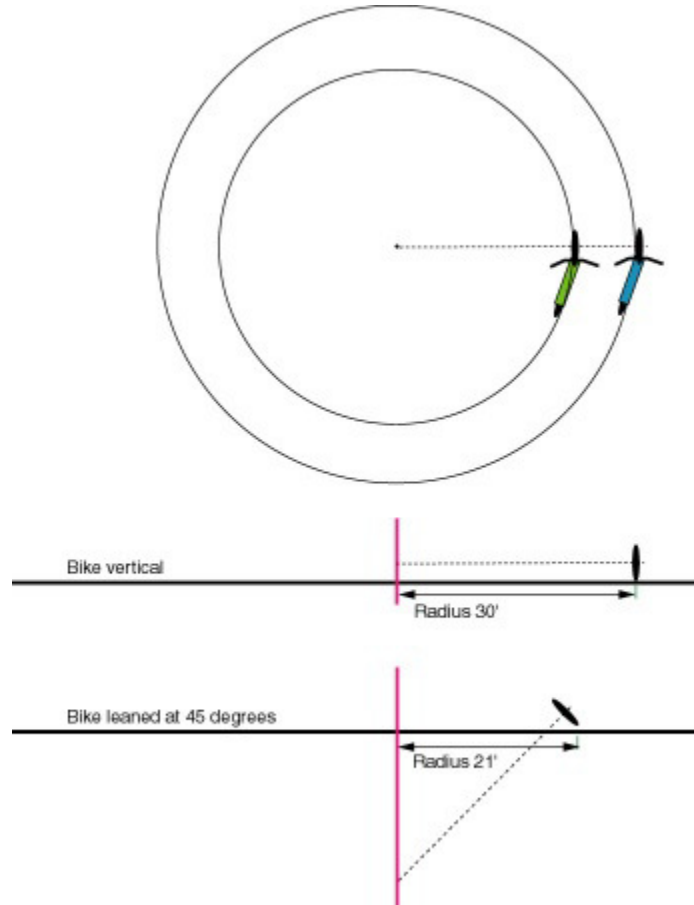
89. Do NOT try to steer in any direction but straight ahead.

All roads are not alike: Tourers take note

Those of us that tour with our motorcycles have learned something about the roads across the country that might not be obvious: they are all different.

90. As you cross a county line, be ready for changes in road surface and quality. Slow down and experience the workmanship and care of the roads in a new county for a few miles before believing that you can take that next blind curve as fast as you are used to riding.

GEARHEAD GRAPHIC #8



To make a slow-speed, short-radius turn, like a U-Turn, you must aggressively lean your bike. Some people understand the concept, but for those who don't, this diagram will place a visual on why it needs to be done.

Electrical storms: Riding out from under them could be a big mistake

If you are out in the open on your bike when lightning flashes begin, and if you can hear the thunder caused by those flashes in less than three seconds from when you see the flash, it's time to stop your bike and get off it.

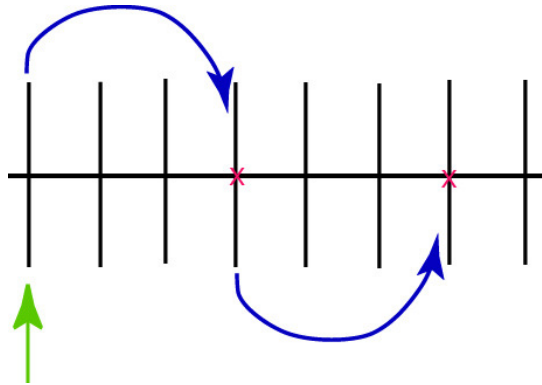
91. Immediately find low ground, but NOT under a single or small group of trees.

92. Squat on the ground with your legs together, head lower than your back but NOT touching the ground. Do NOT lie on the ground.

93. LET YOUR CLOTHES GET WET! In this way, if you are hit by lightning the majority of the electricity will follow the moisture of your wet clothes around your body.

94. Do not get up until thunder following a lightning flash is AT LEAST five seconds after the flash (which means the lightning struck more than a mile away).

GEARHEAD GRAPHIC #9



This diagram shows a practice technique you can use in an empty parking lot to improve your skill on low speed turns. Find a row of parking lines and approach them. At the end of a line, make a hard right turn and continue it until you are lined up with another line. Ride that line and at the end of it, make a hard left turn and continue this weaving back and forth (left/right) as often as you can until you can ride each second line. The diagram shows riding each third line, which is what most people can do with a little practice. This will show you how far your bike can lean. Practice makes perfect.

Road construction: When the pavement ends

Riding on crushed rock or anything that isn't pavement is a challenge. While on a trip with friends, we came across an unpaved road and decided to forge ahead due to the experience level of each rider and passenger. At our first stop thereafter we compared notes. Following is what we agreed to:

95. If you have a passenger who is either inexperienced or who has not developed a profound trust in your abilities, do not voluntarily attempt to ride on unpaved roads.

96. Drive in either 1st or 2nd gear so that you can use engine braking as necessary and so that you can use your clutch friction-zone to precisely control speed.

97. Do not drive slower than about 20 MPH in order to allow your wheel gyroscopics to help you.

98. Do not drive much faster than 20 MPH so that you can totally avoid using your front brake to slow down.

99. Do not 'white knuckle' your grips - you need to ride with a firm grip on the bars, but you must be loose enough to prevent transmitting all the instability of the front-end to the rest of the bike.

100. EVERYTHING you do must be done SMOOTHLY.

101. Given a choice, ride in the right-most tire track to keep you away from any oncoming traffic.

The sun's position

102. Those who are planning rides can save themselves and their riding buddies headaches (literally) and worse by giving some thought to the sun's position relative to routing. If you're riding eastward, try to do so in the afternoon or evening so that the sun will be behind you. If westward bound, set off in the morning and keep the sun to your back. If neither of these scenarios is possible on your route, plan to take the South or south legs of a trip late in the afternoon, and do your east-west travel according to the sun's positioning earlier in the day.

Passing without lane change (10 MPH can kill you)

I suggest that any time you are moving faster than about 10 MPH over the speed of the vehicles you are passing, you are at significant risk of not having enough time to react to and avoid potential accidents.

It simply is not worth any time you might gain to expose yourself to those kinds of situations intentionally.

103. If you are in the fast lane and it is traveling at a significantly faster speed than vehicles in the adjacent lane, get out of the fast lane - move right.

104. If you are in a lane adjacent to one that is restricted for any reason and, thus, you are traveling at a substantial speed differential - move left and away from that unnecessary danger.

Riding in wet weather: Some lessons learned

105. When it is drizzling (no depth of standing water on the roadway), ride at or near speed limits. Traction was NOT a problem, but visibility often was.

106. When you are riding at 65 MPH and an 18-wheeler is doing 65+ MPH in the opposite direction with light rain, you can be sure that that 18-wheeler is kicking up a MAJOR rooster-tail. That wall of water is approaching you at 130 MPH! When you hit it, your visibility will be momentarily reduced to ZERO.

107. That same 18-wheeler when passing is going to do more than drop your visibility to zero. That 130 MPH mass of turbulence that you run into WILL abruptly slow your bike down!

108. Because rain, drizzle and mud will collect on your windscreen and on your face shield, you will not be able to see through those layers of water. So, you must look over your windscreen until conditions change.

109. Altitude and cold are synonymous. If it's raining and cold, then if your direction is to a higher elevation, you are best advised to STOP for the night. If your direction is to a lower elevation, you are probably best off continuing your ride.

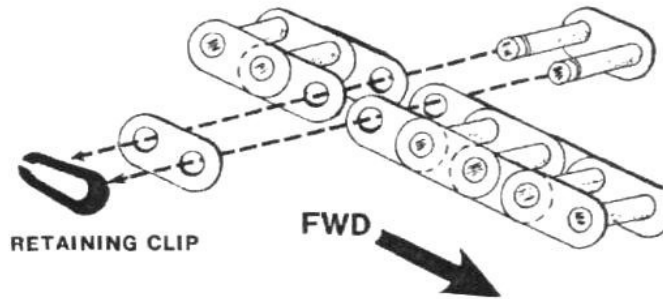
110. No matter how well-clothed you are, no matter how many layers, if your hands get too cold, you will not be able to safely handle your motorcycle.

111. Keeping your CHEST warm will greatly help in keeping your hands warm! Your body protects its chest cavity (core) by restricting circulation from your extremities (hands and feet).

112. Cramps can be eliminated almost instantly by the consumption of GATORADE! We always carry water, and now, when riding in cold weather or high altitudes, we also carry GATORADE.

113. You should always carry a set of rain gear with you even if you don't or won't ride in the rain! It was so cold coming down from the high altitude of Colorado Springs that Cash was forced to wear at least the pants of her rain gear (over everything else) in order to keep her legs warm. It worked wonderfully for her!

GEARHEAD GRAPHIC #10



The chain used to drive the rear wheel on most motorcycles looks like a pretty simple device. A bunch of links and rollers, big deal. Right? Recognize the importance of putting the retaining clip on facing in the right direction. The closed end of the clip must be facing in the direction of chain movement. If not, there is heightened risk of it flying off and locking up the motorcycle's wheels.

Accident Management: Help your fellow riders by thinking ahead, being prepared

By: Cash Anthony

After an accident, the people you ride with want to be useful. Here are some tips for dealing with an emergency situation.

114. Carry a cellular phone when you ride, if possible. If you don't have one, ask who in the group has one and where on the bike or rider it is kept. If the bike goes down, you may end up many feet from its final position. Putting your cell phone in your pocket makes better sense.

115. Carry legible ID and keep it current. If you've moved since your driver's license was issued, you can get a ticket for failing to update it -- as well as cause confusion about such basics as "where does she live?"

116. Carry a list of medications you take routinely, and keep it current. List allergies or medical conditions that EMS techs/doctors need to know about to treat you.

117. Carry a list of persons to contact and their current telephone numbers, including area codes. If those living with you are likely to be hard to reach, or you live alone, friends who ride with you should be able to figure out easily who to call from information on your bike or your person.

Elbows: Your biological shock absorbers

In order to allow these shock absorbers to work, you must not lock them. That is, you must droop your elbows while you ride. By drooping them, you accomplish the following:

118. They remove pressure from the wrists and allow a longer, more comfortable ride.

119. They stop the transfer of front-end instability to the rest of the bike.

120. They minimize the transfer of load to the front-end during hard braking (leaving it lower and farther to the back of the bike).

2 Ways to protect your lower back

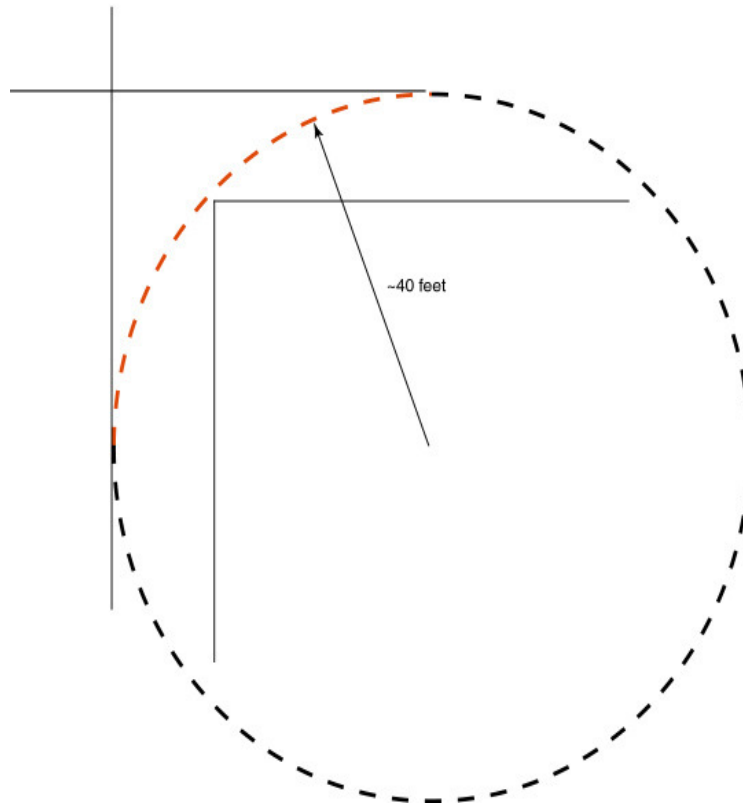
It seems that the older I get, the more people I know who have lower back problems, including myself. Following are a couple of tips that address the lower back. The first may be obvious to most of you, but the second may come as a surprise.

121. If you have a backrest or just a seat with a modest riser in it you should **BEND FORWARD BEFORE HITTING A BUMP**. Note that this is in addition to putting your weight on your foot pegs. When the rear wheel goes over a bump, your backrest can hit your lower back as if it was a baseball bat if you do not get away from it.

122. Wear a good set of leather chaps! These are constructed in such a way as to provide a sturdy wide leather band covering the lower back. When you are in a sitting position, this wide band of leather provides an amazing amount of lower back support.

GEARHEAD GRAPHIC #11

Lane width = 12 feet
90 degree turn has maximum radius of 40 feet
At 23 MPH that's 0.9 g's (lean angle of 41 degrees)



In this diagram, observe that the fastest possible speed through a right turn is about 23 MPH. This is considering the lane width is 12 feet and your lean angle is at 41 degrees. Something to think about before you go hot into a turn.

First Aid Kits: Does yours need a check-up?

Do you carry a First Aid kit on your bike? If so, when is the last time you took a look inside? Many riders probably carry kits which were purchased to meet a perceived safety requirement (or to qualify for a safe-riding badge), but if you don't know what your First Aid kit contains, you may be unpleasantly surprised if you ever need to use it.

123. Your First Aid kit needs to have a really good pair of scissors in it, to cut away (thick) clothing.

124. Every rider should carry a pair (several pairs is best) of latex gloves to be used in case of an accident where blood is spilled.

125. A good First Aid kit should have a number of triangle bandages in it, which can be easily made from inexpensive muslin purchased at any fabric or discount department store -- I got mine for about \$.99 a yard. These pieces should be large enough that you can make a sling from them, or fold them to use as a pressure-point type bandage, or put them on a head injury to hold other bandages into place

126. I've also seen very few kits that have anything like enough sterile gauze pads. If you need to put pressure on a bleeding wound, you'll go through these items fast and will want enough to add another clean one often.

127. It is helpful to have a bottle of filtered or distilled water in your kit. This can be useful in case of broken bones, eye injuries, cleaning out other minor injuries, and for dehydration.

128. In the case of very bad head injuries, it's not unusual to have substantial eye injuries. Unfortunately, eyes can come out of

place on impact. The recommended First Aid in this situation is to have a cup (like a clean Styrofoam cup) available to contain the damaged and displaced eye, and to strap that cup onto the face with a triangle bandage or with a roll of gauze. Then you should bandage the other, un-injured eye so that it cannot see, as it will cause great confusion and distress to the injured rider if one eye is trying to function without the other being in its normal position.

129. Most simple First Aid kits contain some kind of antiseptic ointment or cream. These can be useful for minor sunburns or insect bites, but they should usually NOT be used on any serious injury.

When you reach for that First Aid kit, you'll be better prepared if you know what's in it and how to use it. Take some time to look at what you're carrying on your bike, to see if it's what you really need.

After The Accident: Just because they're standing doesn't mean they aren't hurt

You've just come round the bend and seen your riding partner take a serious slide, tumble or even impact. However, before you are able to stop your bike, your friend is back on their feet. You breathe a sigh of relief.

There are a number of important but not obvious things to remember in this situation.

130. The casualty's body will be pumped full of adrenaline. It is quite possible that without this adrenaline he or she would not even be able to move. However, at this time their condition will be deceptive, as the rider will appear remarkably alert, strong, and healthy.

131. Injuries are not always apparent. The casualty could be conscious and coherent, but still suffering from a number of dangerous and life-threatening injuries such as, spinal damage, internal bleeding, or even concussion.

132. The casualty will often be confused, will not accurately remember what just occurred, and will not be able to make clear decisions. Therefore, I would recommend the following for all but the most trivial of falls:

133. Immobilize the casualty as quickly as possible to prevent aggravation of any spinal injury. If possible, place some sort of support collar around the rider's neck. If the rider is still wearing a helmet, **DO NOT REMOVE IT**, and do not let the casualty remove it.

134. Send for an ambulance as quickly as possible, despite whatever pleas the casualty may make to the contrary. Do not call friends, relatives, etc. to give the injured person a ride. An ambulance will provide the safest ride to hospital, particularly if there is any undetected spinal damage.

The following addition to this Tip was provided by an EMT and volunteer firefighter who has worked many motorcycle accident scenes.

135. One thing to be prepared for at an accident scene involving a motorcycle is that riders that have crashed and gone under (become unconscious) often are very claustrophobic when they wake up, and they want their helmet removed **NOW**. Do not let them convince you to remove it, unless there is a medical need to remove it. The medical reasons to remove a helmet are limited to situations involving blood loss that must be stopped, or a loss of consciousness where the injured person is not breathing. If it is necessary to do CPR, it **MAY** be necessary to remove a helmet first. Many situations requiring CPR no longer require breathing

assistance to keep a heart working. Instead, manual palpitation alone may be the best response. Check with your local Red Cross or other emergency training provider.

136. The point is to look at what we call Mechanism of Injury. If a rider lowsides and does not flip, well and good: They may escape with minor abrasions. But if they highside, flip, or hit something, then they need to be seen by a doctor. Only an x-ray can really rule out spinal damage. The best way to get an injured rider to a doctor is by ambulance (not by you), because an ambulance has oxygen and other life-saving equipment on board.

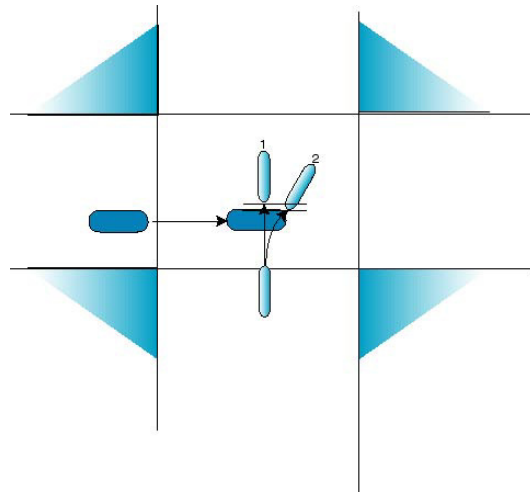
Leathers really are worth the price

In colder weather, the odds are that you have begun wearing leather chaps and heavier jackets. Though pretty expensive, there's ample proof that these provide far more than protection from the cold.

137. In studies of 'survivability' of various materials to a 50-MPH ride on asphalt:
Denim lasted 4 feet
Kevlar lasted 18 feet
Motorcycle Quality Leather lasted 86 feet

[The tests were reported in the September 1988 issue of Cycle magazine.]

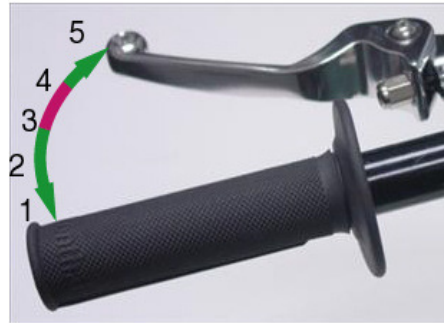
GEARHEAD GRAPHIC #12



You have just entered an intersection at 30 MPH and notice that a vehicle is about to enter the intersection from the left. It will not, cannot, stop in time - and unless you do something fast, you are going to collide. Turning away from a hazard (swerving) 'feels' like the right thing to do. But if severe braking or acceleration is required, you want that bike vertical to avoid loss of control. And, as shown above, swerving consumes potentially life-saving distance. Being vertical and moving in a straight line moves you further out of the way.

GEARHEAD GRAPHIC #13

Clutch Lever



- 1 - Fully disengaged
- 2 - Fully disengaged
- 3 - Start of Friction Zone
- 4 - Fully engaged)
- 5 - Fully engaged

 - Friction Zone

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The friction zone is that part of the clutch lever travel from where the clutch just starts to engage until it is fully engaged. In the picture above, it is the range between 3 and 4. If you constantly stall or have awkward/erratic (jumpy) starts when you operate the clutch lever, then the problem is that you are releasing the clutch lever too quickly. More to the point, you are failing to hesitate while in the friction zone (between 3 and 4 in the diagram) to let the engine speed and rear wheel speed synchronize before easing that lever all the way out.

Preemptive Learning: Learning before you need to is the key to behaving properly in a crisis

Even if you have been riding motorcycles for 20 years, when you get up on a new bike - one that you have never ridden before - EVERYTHING is different.

138. Do some parking lot practice a couple of days before so that you get the feel of the brakes and the steering geometry of the new bike. Now you are building muscle memory by learning the little things - ONE AT A TIME - that you need to know sooner or later.

Make skill development fun

Here is the problem:

You are the safety officer for your chapter of the XYZ Riders Group, and you have observed that many members of the group have inadequate riding skills. Say, for example, that many of them are 'wobbly' at slow speeds, some cannot make a slow speed turn without going very wide, braking skills are marginal (usually involving over-use of the rear brake), and some don't seem to understand the value of group riding discipline.

What can you do about it when you cannot get them to participate in either an advanced MSF class or in chapter-sponsored practice sessions?

Suggestion:

139. Announce that there will be a periodic GAMES EVENT in which winners of various categories of game events will receive chapter awards of some kind. Then, tell the group that in order to ensure that WE don't embarrass ourselves in front of our friends or significant others, you will host several GAME EVENT practice sessions throughout the year that will give everyone a chance to learn some tips & techniques for WINNING the various events.

Group riding: Get organized

Prior to any group ride, host a "rider's meeting" during which we do the following:

140. Review the destination and what route you are taking.

141. Describe how to handle lane changing and what to do if the group splits apart.

142. Specify which channel on the CB will be used and that ALL WILL USE hand-signals as well.

143. Demonstrate and explain each hand-signal we use.

144. Determine the riding experience of everyone that is new to the group.

145. Assign (to new people only) 'SLOT' positions that they are to ride in until the drag bike is satisfied with their abilities to handle their bikes.

146. Invite all the riders to do a 'walk around' their bikes to insure all is in order; and then to take a quick look at the bikes on either side of them, for the same reason.

As a result of this meeting, there is no doubt who the Road Captain is and what his or her expectations are of the group. Authority is established and agreed to by virtue of the participants performing these pre-ride checks as requested, and getting into staggered formation.

Joining a group: Never while it's moving

How do you join a group that you don't know? Can you just catch up with them and get in line? Must you have the same kind of motorcycle they are riding? Will they get all bent out of shape if you join them without an invitation?

Besides the obvious facts that the group is riding together, that it has a destination, and that there is some (however brief) history that they share with each other, there remain some other realities that you should realize at this point:

147. The group may have one or more members in it who is (are) drunk or on drugs.

148. The group may be out looking for trouble.

149. The group may just have experienced trouble with someone else trying to join them, uninvited or otherwise.

150. The group, despite appearances, may have no idea whatever how to ride safely as a group.

Thus, it makes very little sense to join an unfamiliar group, even if you do manage to make radio contact with them.

But since that is what you would like to do, consider doing it as follows:

151. If you have a C.B., try to make radio contact with them if you can and ask where they are going. If it becomes clear that you would be welcome to join them, find out where they plan to make their next stop.

152. If you are unable to make radio contact with the group, then you have no alternative but to attempt to join them at their next stop, wherever that is.

153. At the next stop is when you introduce yourself to the group. Park your motorcycle somewhere in sight of the others, but NOT as if you are already a part of the group. Make your approach to the first member of the group that appears willing to engage you.

If welcomed to the group, have a good time, don't press your skill level to 'keep up', accept the prime directive ('NEVER HIT THE BIKE IN FRONT OF YOU'), and make some good friends.

Groups of two: Lead rides in the left or right track?

You and your friend or spouse are out for a ride on your separate motorcycles. One of you is more experienced, one of you is more skilled - possibly the same person. Which of you takes the lead? Which track of the lane does that person ride in?

Let's start with a pair where one of them is essentially a newbie.

154. Your most experienced rider in this case belongs in the lead. This is because it is the lead biker's responsibility to establish speed, select travel lane, navigate, and encounter trouble first.

155. In the case where the least experienced rider is not new to riding in groups, then either of the motorcycles may take the lead position.

156. In the case where BOTH riders are inexperienced at riding lead but are reasonably skilled riders, either can take the lead; but it should be from the left track of the lane. Group spacing should be doubled.

157. In the final case where both are inexperienced at riding lead and are relatively unskilled riders, then they are well advised NOT to ride as a group. If they intend to ride 'together', then they should do so in single file with twice the normal group spacing between them.

Tips for little riders of big bikes: The balls of your feet will tell

If you are thinking of moving up to a bigger bike, these 10 points may help you enjoy the move. Remember, when moving up a size, you have to learn everything over again.

158. No matter how many miles you have behind you on a smaller bike, don't assume you can ride a bigger one on the street without practicing on a parking lot first.

159. If you can flatfoot one side and have 'ball of the foot' control on both sides of a big bike, you can probably ride it safely under most circumstances.

160. Since the fear of dropping a big bike needs to be overcome early, assuming your bike has sufficient guards on it to prevent damage, you may want to take it onto a grassy area and practice dropping it gently from a standstill a couple of times in order to learn the art of standing on the high peg and stepping away from the bike with your other leg. This exercise is intended to make sure you do not end up underneath it. Major lesson to learn: Let go of the lower grip before it pulls you into the ground!

161. Before you take your big bike on the road for the first time, sit on it and learn where all the controls are, even the ones you don't think you will need (your 'mute' button, for example).

162. When you stop a big bike on an incline across your lane, put your foot down on the HIGHER side only at first, and reach very carefully with your foot for the lower side. If you have to, you CAN hold that big bike up with one leg for a very long period. After all, its weight is on the tires, not carried by your leg. If you put your foot down on the lower side first, you may 'short-leg' the bike and drop it.

163. When turning a big bike at slow speeds, a tiny amount of pressure on the rear brake can help you maintain control of the degree of lean you want. NEVER forget to look through the turn!

164. To get a big bike off the side stand when it is leaning so much you can't easily pick it up, grip the front brake and clutch levers securely (whether the engine is running or not) and push the bike FORWARD as you try to bring it upright in one smooth movement.

165. Be sure before you take your big bike on the road that you don't have pant-legs, rain gear or chaps which will tangle on the pegs as you put your feet down at a stop.

166. Just because it's big doesn't mean it won't lean smartly. If your engine will dependably carry you through a curve with power, you'll be able to lean a bigger bike just as much as a turn requires, with normal skills, at prudent speed. This is a matter of confidence and parking lot practice.

167. If the wind seems to be buffeting a big bike more than the little bike you used to ride, try to relax and know that your wheels are securely under you. The weight of the big bike will

tend to keep the rubber on the road in the absence of crisis braking, even if you have to lean.

168. You will soon get past the feeling that you are 'flying a 747' or that the big beast 'wants to go faster', although those are common reactions when you get on a bigger bike. Big bikes tend to have smoother engines and a somewhat different gear ratio from your smaller ride. Once you do get the hang of it, and after that magic 'click' in the mind that tells you you're really RIDING this thing, remember to relax and enjoy yourself -- and now and then, when you feel comfortable, to wave at your admirers!

Moving from scooters to motorcycles

Look around you, and you will find that there are a lot more scooters on the road than there used to be. And if you look closely, you will see that many of those scooters are no longer small, underpowered, fit-only-for-a-short-commute machines. There are maxi-scooters out there that can easily handle a 400-mile freeway trip, safely and with comfort.

And where do you think the owners of those maxi-scooters will go when they outgrow them? To motorcycles, of course. And many scooter owners are doing just that.

Here are a few things to think about for anybody who is considering a move up from a scooter to a motorcycle or who is entirely new to motorcycles.

169. The two controls on a motorcycle which tend to save lives are the clutch lever and the front brake.

170. The two controls on a motorcycle which tend to cost lives are the throttle and the rear brake.

171. You should MASTER the ones that tend to save lives before learning the subtleties and limits of the two that tend to cost lives.

172. In order to REGAIN control of a motorcycle that is out of control (because of a popped clutch, for example), you must SQUEEZE BOTH LEVERS - immediately, instinctively, without any lost time thinking about it!

173. With an automatic transmission, as many scooters have, you CAN apply max throttle and max braking at the same time. You CANNOT disconnect the engine from the rear wheel.

With a motorcycle, you can apply both full throttle and full brakes, but you can ALSO totally disconnect the engine from the rear wheel via the clutch lever.

Demo rides: Can you admit your limits?

Suppose you go to a motorcycle rally and a manufacturer has shown up with some demo bikes to ride. You are 'in the market' for a different bike, so you decide to take one of those bikes for a test ride. Your co-rider wants to go with you on that ride. Good idea?

The odds are that you have years of riding experience behind you if you are at a motorcycle rally, but how relevant is that experience?

174. Five years of dirt-bike experience does not relate well to handling a 750-pound touring bike out on the street.

175. No matter how many years of riding a two-wheeled motorcycle you have, that experience does not relate well to handling a three-wheeled machine at any speed faster than about 10 MPH.

176. You may well have a great deal of experience (and skill) handling city street riding, but handling a motorcycle on a freeway requires very different skills and techniques.

177. Living and riding on the flatlands does not prepare you well for dealing with the streets of San Francisco or the mountains in Colorado.

178. Just because you can handle a Honda with 'your eyes closed' does not mean that you will be familiar with the controls and feel of a BMW.

179. If your only experience in carrying a co-rider is on a touring machine that is specifically designed for that purpose, then you should not assume that you are well prepared to carry a passenger on a sport bike.

If you intend to demo ride a new bike, DO IT SOLO.

MOTORCYCLE SAFETY GUIDELINES

We recognize that while riding motorcycles is a popular and enjoyable pastime, it is also dangerous. Operating a motorcycle requires proper training and a great deal of skill and knowledge. Although a motorcycle is a motor vehicle, driving and riding a motorcycle is much different from driving or riding in a car or truck. Motorcycles provide little protection, making proper training and skill essential for protection. If you, a friend or a family member are a motorcyclist or are thinking of becoming one, look into your state laws regarding motorcycles and motorcycle operation. By making sure that you or a loved one is properly trained and licensed to operate a motorcycle, you are doing your part to prevent accidents from happening. Knowing how to protect yourself while riding can make a world of difference in the way being involved in a motorcycle accident can affect your life, family and future. Always remember these core safety guidelines. They can serve as an aid to ensure you are ready to ride safely and securely.

- **Attend a motorcycle training course and obtain a valid state motorcycle endorsement** or motorcycle license.
- **Choose a motorcycle that “fits”** – You should be able to place the balls of both feet on the ground when astride the motorcycle.
- Before hitting the road, **practice** driving the motorcycle. **Experience is a plus!**

- **Do not ride in a car's blind spot.** Assume you are invisible to other drivers and practice defensive driving.
- **Never ride without a helmet!** Wearing a motorcycle helmet is the single most critical factor in preventing and reducing the risk of head trauma. Motorcyclists who wear helmets report significantly lower incidents of head and neck trauma. Motorcycle helmets can also reduce the severity of injuries in general.
- **Wear eye protection** to ensure good vision while riding. Wind, dirt, rocks, and other debris can all affect your vision.
- **Wear heavy boots, jackets, pants and gloves** made from durable materials such as synthetic fibers or leather. This protective gear can greatly reduce abrasions, lacerations and other injuries that may be sustained in a motorcycle accident. **Choose highly visible colors** like yellow, orange or bright red to **make yourself more visible to other motorists.**
- **Use signals and headlights day and night.**
- **Never drive or ride under the influence** of any drugs, alcohol or any other substance that may slow your reaction time, affect your judgment or hinder your ability to operate a motor vehicle, especially a motorcycle.

- **Always treat other motorists with courtesy and respect.**
- **Take a roadside assistance course.**
- **BE SAFE.**

CONCLUSION

Thanks for taking the time to read this book. We hope you have gained some valuable information on how to purchase motorcycle insurance in South Carolina and picked up some riding tips that will keep you safe. Every reasonable effort has been made to ensure the information contained in this material is correct.

It is not possible, however, to address every conceivable situation, question or concern that consumers may have regarding motorcycle insurance and other related topics in one publication. Additionally, laws change and specific fact situations may require the application of a different act of law. For this reason, you may want to consult an attorney.

If you have specific questions or need something further explained, call 1-843-300-7600 or visit www.thehartmanlawfirm.com, submit your questions and/or requests, and an attorney or representative from Hartman Law Firm, LLC will respond within 24 hours.

At Hartman Law Firm, LLC, we believe it is our duty as lawyers to educate and provide you, the consumer, with

helpful information from a source you can trust, free of charge and with no obligation. If you are interested in obtaining additional materials on this and other related topics, or if you simply have questions and are in need of sensible answers, visit www.thehartmanlawfirm.com or call 1(843) 300-7600. Through our website we reach out in hope that each and every member of the public will be informed and aware of their rights and responsibilities.

Hopefully this information has made you feel more comfortable about discussing motorcycle insurance. This book highlighted a few areas of key information to assist you with your motorcycle insurance purchase while reducing the frustration that usually comes along with the task. We truly feel that education can considerably reduce frustration and prevent intimidation.

HARTMAN LAW FIRM, LLC

Contact Information

Phone: 1-843-300-7600

Fax: (800) 546-9720

Website: www.thehartmanlawfirm.com

Blog: www.South-carolina-lawyer-blog.com

Facebook: www.facebook.com/hartmanlawfirmllc

Twitter: www.twitter.com/hartmanlawfirm