

Summary of Todd Emanuel club meeting talk:

Todd Emanuel, a local trial lawyer specializing in catastrophic injury and wrongful death spoke to our membership about what to do in the event you are injured by a motor vehicle while riding your bike. Todd touched on some important legal issues surrounding motor vehicle vs. bike accidents, and how to preserve evidence at the scene.

Todd's chief teaching point was on the subject of Uninsured/Underinsured Motorist Insurance, also known as "UM/UIM." Surprisingly, your auto insurance policy will almost always cover your damages (medical expenses, past and future wage loss and loss of earning capacity, emotional distress, pain and suffering, etc. . . .) if you are struck by a driver who lacks sufficient insurance to compensate you for the full value of your case.

Therefore, you really need to check out the "Declarations Pages" of our auto policies. Most of us think we're well covered but clearly we're not. Premiums for UM/UIM re cheap, and Todd recommends carrying at least \$500,000 of coverage. It's unpleasant to think about the prospect of getting seriously injured while riding, but you need to prepare NOW to get maximum compensation for you and your family in the event it happens.