



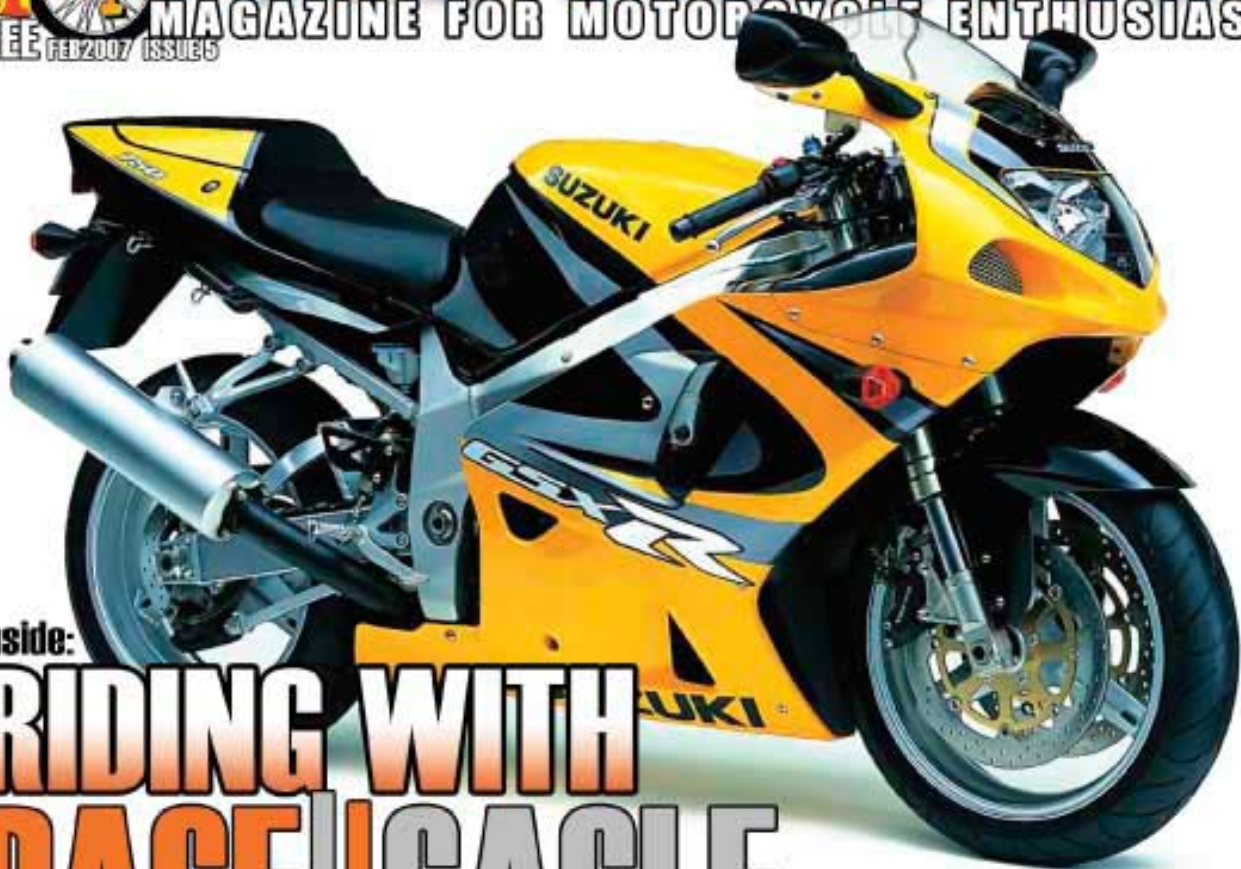
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A Personal Injury Firm

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Greetings fellow riders! My name is John Page and I am a motorcycle accident attorney in Missouri. I have been asked by Full Throttle Midwest Magazine to write a monthly column in regard to various issues surrounding motorcycles and the law. This month I wanted to explain one of the most important issues facing riders. I have handled many serious motorcycle accidents involving cars, trucks, tractor trailers, and other large vehicles. All of the accidents usually have a common issue. There is usually not enough insurance to fully compensate the injured rider. This article will give you a very basic understanding of motorcycle insurance.

The most common responses to why people have motorcycle insurance are because it's the law and insurance will protect them in the event they cause an accident. Although these are both important reasons, motorcycle insurance should also protect the rider/policyholder from an uninsured and/or underinsured driver that causes an accident.

Liability coverage protects the policyholder in the event they cause an accident which results in property damage and/or bodily injury to another party. Missouri requires minimum liability coverage of 25/50. This means the policyholder has liability coverage up to \$25,000.00 per person and up to \$50,000.00 for any group of people injured in the same accident. If the accident results in serious injuries and claims exceed the 25/50 limits, personal assets will be at risk.

Insurance agents rarely adequately explain the different types of insurance coverage to their policyholders. I see this situation time and time again in my personal injury practice. Clients come in for a consultation and they believe they have adequate insurance because their agent

told them they had full coverage. The words "full coverage" are extremely misleading to the general public. "Full coverage" is not always "proper coverage."

Uninsured motorist coverage is one way riders can protect themselves from drivers that are uninsured. An uninsured motorist policy provides coverage to the policyholder when injured in an accident by an uninsured driver.

Underinsured motorist coverage protects the rider/policyholder if they are injured in an accident by a driver with inadequate insurance coverage. Underinsured motorist coverage is specific and the language changes from policy to policy. You should speak with an experienced accident attorney about Underinsured motorist coverage due to its complexities.

Medical payments coverage (also known as med-pay coverage) is designed to pay medical bills incurred as a result of an accident.

Trying to save a few dollars per year on insurance premiums could mean financial ruin if a serious accident occurs. Don't assume that your insurance company will be looking out for you, they will not!

Important to note is that a rider can increase their coverage amounts for very little money. Again, something the insurance companies won't tell you. This issue is so serious that I offer fellow riders no cost consultations in regard to their insurance coverage. You can email any questions you may have to john@pagecagle.com or you can reach me at (314)322-8515. I will answer all of your questions and select several to print.

Have A Safe Spring!

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The choice of a lawyer is an important decision and should not be based solely upon advertisements.

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