

HOW MUCH IS ENOUGH?

My name is Patrick J. Schuette and I have been riding motor bikes since I was a kid. I started riding a Harley V-Rod in 2003. I am also a personal injury attorney in Raleigh, with the Law Offices of Hodgdon & Schuette, P.A. Many of the people I ride with are Raleigh Firefighters. In my business and in my experiences, I have seen many tragic situations involving a lack of insurance coverage. The majority of insurance agents will sell you all the liability coverage you want for your bike, but only minimal coverage for you. The minimum liability limit in North Carolina is only \$30,000 per person and \$60,000 per wreck. That means if you are hit by someone with minimum limits, the stupid person who hit you will only be able to pay you \$30,000 for your injuries. If you have no health insurance, often that is not enough to pay for a hospital stay. After that, you could receive no further compensation for your injuries. What this means is that you have to insure yourself against other people's stupidity. It does not ring fair, but it is true. To do that, you have to be sure you carry enough uninsured coverage, which provides insurance for you when the stupid person has no insurance at all, and under-insured coverage, which provides insurance for you when the stupid person has at least minimum limits, but still less insurance than you have. Both coverages are inexpensive to buy, relative to what you pay to insure your bike. They are also inexpensive to buy, relative to the cost of health and life insurance. So drive safe, and look into uninsured and under-insured coverages. How much coverage is enough is up to you. But, remember, bad drivers and inadequate insurance tend to go hand in hand.

Patrick J. Schuette

www.injurylawyersnc.com