

BIKER INJURY GUIDE

WHAT BIKERS MUST KNOW

about insurance claims,
settlements & jury verdicts



idaho biker lawyer

BRUCE D. SKAUG



Our mission is to help motorcycle injury victims to win the maximum for their injuries and losses.

Now that you're hurt, you're dealing with insurance adjusters on their mission to lower or deny your claim.

You only have one shot at this.

Once you accept an offer from the insurance company and sign the release it is over forever. You won't get a second chance.

Insurance companies have armies of lawyers helping them.

Shouldn't you have a biker lawyer team helping you?

Talking to one of our lawyers is free. You will get answers and trusted advice about your options.

Call (208) 475-1485 to talk with a lawyer for free.

If you decide to hire an Idaho Biker Lawyer, you pay nothing up front and only pay attorney fees if you win your case.

Bruce Skaug

The Idaho Biker Lawyer
IdahoBikerLawyer.com
PART OF SKAUG LAW, PC

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2 EASY INSURANCE TWEAKS can save your bacon.



Look at your uninsured/under-insured motorist policy coverage.

In Idaho, you are not required to purchase uninsured/under-insured insurance. Big mistake!

Don't assume if someone else hits you, they will have the insurance to take care of you. Uninsured/under-insured coverage is fairly inexpensive for the protection you receive.

If you don't have it and are seriously injured in a bike wreck from an uninsured/under-insured driver, you may be personally responsible for tens, even hundreds of thousands of dollars of your own medical bills.

In most cases, it only costs a few more dollars a month to protect yourself from uninsured or under-insured drivers.

Call your agent. I recommend having at least \$100,000 of uninsured/under-insured coverage.

While talking with your insurance agent, also ask if you have MedPay. (In Oregon it is called PIP or personal injury protection).

MedPay coverage is also optional in Idaho. This insurance pays for medical bills and funeral expenses for you or your passenger no matter who caused the bike or car accident. It also pays if you're struck by a vehicle while walking or as a passenger on a motorcycle or other vehicle.

I recommend having at least \$10,000 of MedPay insurance coverage. Once again, a small increase in your insurance premium can make a huge difference for your future if you are injured in a crash.

CRUCIAL TIPS if you have a motorcycle wreck.



1. Realize your own insurance company is your opponent when they deny or minimize your claim.

Insurance companies answer to their stockholders. Investors make less money when insurance companies pay claims.

2. Take photos of your injuries and damages to your bike and the vehicle that hit you.

3. Schedule an exam with your doctor to document and understand the extent of your injury. This is important even if you were treated and released at an emergency room.

4. DO NOT give ANY statements especially RECORDED statements to an insurance representative until you have had a free conversation with an attorney and understand your rights.

5. DO NOT sign any papers or releases until you have talked with an injury attorney.

6. Speak to an Idaho Biker Lawyer. It's free. Your experienced biker lawyer will explain your options and the potential value of your case. Idaho Biker Lawyers are paid when our client wins. You pay nothing up front and only when you win.

7. Keep records and receipts. Get a copy of the police report for your collision. Save receipts for all out-of-pocket expenses related to your injury and loss of the use of your motorcycle. Save all medical bills and collection notices. Keep track of time lost from work.



strategies to
DOUBLE
YOUR
INSURANCE
SETTLEMENT.

1. Get a diagnosis for every injury you have. If you don't document all of your injuries from the beginning, the insurance company will fight you over claims you make later in your treatment.
2. Follow the doctor's advice. Go to your physical therapy appointments. Show up on time.

3. **Hire experts.** If you have lost wages, and future lost wages, or if you own a business, you will need a financial expert to show how your injuries are going to affect your income.

If you have a permanent disability, you will need an expert to confirm your condition and give you a rating. If you have ongoing health issues a life care planner can calculate the cost for your future medical expenses. You may also need an accident reconstruction expert.

4. Once you receive your settlement or verdict, you can put more money in your pocket by negotiating down unpaid hospital charges, medical expenses, and doctor bills. Our lawyers do this every day for our clients.
5. The best way to double your compensation is to hire a lawyer. The insurance industry did a study revealing that people who hired lawyers received, an average of more than 2.5 times more money in their pocket than victims who did not hire a lawyer.



Friends from a motorcycle club to help riders stay clean and sober, visit the Idaho Biker Lawyer - Skaug Law Offices.

how to

RUIN YOUR BIKER CASE.

1. NEVER give a recorded statement to the other driver's insurance adjuster. This is extremely important! You can tell them how the accident happened but never give a recorded statement.
2. Don't be deceived by what the adjuster says. If the adjuster says you don't have a case, or you are partially at fault, or they are not going to pay your claim DON T believe them. Talk to a lawyer who can tell you what is really going on.
3. Don't rely on your memory alone. Take pictures of everything -- the accident scene, your injuries, the other person's car, driver's license and insurance papers. Try to preserve all of the evidence you can.

Photos are a great way to show the insurance company what you've been through. If you're in a hospital, have a family member take pictures of you, the medical devices around you and your physical therapy.

4. Don't miss your doctor or therapy appointments. You may not feel like going, but the insurance company's lawyer will argue in court that by missing your appointments you were not making an effort to recover.

It's enough to ruin your case. So is failing to follow the doctor's instructions when you are released from the hospital, or not following through with a medical procedure the doctor recommends.

5. The most fatal mistake is trying to represent yourself. Although a few people choose to work their injury case on their own, we don't recommend it. You are facing professionals who fight cases like yours every day.

If you have serious injuries, there is too much to risk to go forward without professional help. The insurance companies have lawyers protecting their interests. You need the same protection.

Even though the other driver was at fault and is responsible for your expenses, you likely will not get a full financial recovery on your own. An experienced attorney can get you full compensation, benefits and justice.



*If the insurance company is pushing you around, push back.
The right attorney will help you win full compensation.*

what affects the **VALUE OF MY CASE?**

Many elements help to determine what your case is worth.

The top factor is liability, meaning who is at fault.

An insurance adjuster may say you were partially or entirely at fault in order to reduce the amount they have to pay you.

A second factor is insurance policy limits and any umbrella coverage.

Was the person who caused the accident an uninsured driver? Or, were they driving a work vehicle covered by a business policy? Your biker lawyer will work to discover all potential coverage so you win the maximum.

A third top factor is your attorney.

Not only will the insurance company want to know IF you have a lawyer, but more importantly, they want to know WHO is your lawyer.

Most large insurance companies keep records of opposing lawyers who fight so their clients receive justice and compensation.

- They know who is good at depositions and jury selection.
- They know who is able to convince a jury to set aside any biases against motorcyclists.

- They know which law firms have the resources to win multi-million dollar cases.

The insurance company is much more likely to offer you a fair settlement if your lawyer has the capability of hitting a home run with large jury verdicts.

Our biker clients win.

How does Idaho Biker Lawyer evaluate the value your injury case?

1. We look at you. What kind of person are you? How will you come across to a jury? Will they sympathize with you?
2. We look at the person who hit you. How will they come across to a jury? Do they have a good work history? Do they have a criminal record? Was alcohol or distracted driving involved in the accident?
3. We look at your injuries. Will you have a complete recovery or may your injuries be permanent, resulting in disability? Will you require ongoing medical treatment or future medical care? If so, how much will it cost?
4. We look at your pain and suffering. Did you have excruciating pain, broken bones, pins inserted or surgery?
5. We look at your lost wages or business. Can you go back to your old job? Will you only be able to work part-time? Will you be forced to take a lower paying job? Will you need to take early retirement?

An experienced biker lawyer will consider many other issues to build your case and demand the insurance company pay the maximum dollar amount.



The best way to know the value of your case is to talk to one of our experienced attorneys who can estimate the potential value of your case. The consultation is free.

3 SECRETS **adjusters don't want you to know.**

1. The insurance company doesn't want you to know they have they have already estimated how much money they're willing to pay on your claim.

They are required to do this through the state insurance commissioner to make sure they have enough money set aside to cover your claim should they have to pay.

2. They don't want you to know they are watching you on Facebook, Twitter, Instagram, Pinterest and other social media.

They may hire a private investigator to stake out your house and follow you around for days at a time.

Some insurance companies dig to find how much money you owe and when your next payments are due, so they can make a low-ball offer of settlement when you are feeling financially weak.

3. They don't want you to know if you hire a lawyer, you are going to win more compensation.

The study I mentioned earlier was done by the National Insurance Council. It revealed claimants with lawyers received, on average, over 2.5 times more money in their pocket after attorney fees than people who did not hire a lawyer.

do I have to **GO TO COURT?**

Not necessarily.
But you will be filing
a lawsuit.



You may not be the suing type, but in many cases the insurance companies will never get serious about offering you a fair settlement until you file a lawsuit.

The lawsuit means the insurance company will need to take a careful look at your case. They may interview your doctors. They may want to take your deposition— an interview about your accident and injuries given under oath, with your lawyer by your side.

Our biker lawyers prepare all of our clients' cases as though we are going to trial. This means we have done a thorough investigation and research so our clients win the maximum results.

Does that mean you are going to trial?

Probably not. If, as a result of our investigation and research, the insurance company offers an attractive settlement, you won't need to go to trial. But trial is always an option if the insurance company does not make a fair offer to settle your case.



Your Idaho Biker Lawyer will guide you to win full compensation for your injuries and losses. (Light customized by Dale Reynolds.)



HOW LONG **until my case is settled?**

You never want to settle too quickly.

One of the insurance company's tactics is to offer you five or ten thousand dollars very early on so you will sign a release that says you will not be able to claim any more.

If you take their offer you can never come back to get the compensation you need for future medical care and expenses.

You should never settle your case until you have been released from the doctor. At that point you should have a better understanding of the total costs of your injuries and losses.

After you have been released from the doctor, it usually takes about three to six months to complete our investigation and research, send a demand letter to the insurance company and negotiate a settlement or decide to go to trial. Every case is unique, and every claim is different.

You only have one shot at this.

Once you accept an offer from the insurance company and sign the release it is over forever. You will not be able to negotiate for anything additional.

Be sure not to settle too quickly.



NEVER FORGET... THE INSURANCE COMPANY HAS AN ARMY OF LAWYERS HELPING THEM.

SHOULDN'T YOU HAVE A BIKER LAWYER TEAM ON YOUR SIDE?

Call (208) 475-1485 to talk with a lawyer for free.

If you decide to hire an Idaho Biker Lawyer, you pay nothing up front and only pay attorney fees if you win your case.

DON'T GET PUSHED AROUND.

If you are injured in a motorcycle accident, insurance adjusters work against you to diminish and deny your claims! Bruce Skaug exposes their deception.

PUSH BACK!

Get an insider's peek into the insurance industry and learn how to beat them at their own game.

- *Insurance tweaks you should make right now.*
- *Mistakes that ruin your injury case.*
- *How you can win 2.5 times more money.*
- *Why you don't want a fast settlement.*
- *What determines what your case is worth?*



Idaho Biker Lawyer, Bruce D. Skaug, and the Skaug Law Firm have helped thousands of people to **WIN THE MAXIMUM** since 1992.