

IDAHO RIDER SAFETY GUIDE

This booklet is provided by Idaho Biker Lawyer.com and Skaug Law with information also provided by Idaho Coalition of Motorcycle Safety, Idaho STAR. Fallen Riders Fund of Idaho and Road Guardians Accident Scene Management.

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THIS IDAHO RIDER SAFETY GUIDE WILL HELP YOU-

- Choose the right motorcycle insurance coverage,
- Know important Idaho motorcycle laws, and
- Receive training and assistance from motorcycle organizations committed to riders.

2 easy insurance tweaks can save your bacon

1. 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. It is recommended to have at least \$100,000 of uninsured/ under-insured coverage. \$300,000 or \$500,000 is better.

2. 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 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.

The Idaho Biker Lawyers at Skaug Law recommend having at least \$10,000 of MedPay insurance coverage.

A small increase in your insurance premium can make a huge difference for your future if you are injured in a crash.

The Idaho Biker Lawyers at Skaug Law offer a free review of your insurance coverages. We do this as a safety courtesy to the riding community.

Contact the Idaho Biker Lawyers at Skaug Law at 208.466.0030.

Idaho motorcycle laws in a nutshell

MOTORCYCLE ENDORSEMENT The DMV will issue a motorcycle "M" endorsement on a driver's license to applicants who complete the requirements to operate a motorcycle.

- 1. No person may operate a motorcycle upon a highway without a motorcycle "M" endorsement on a valid driver's license.
- 2. Any person who applies for a driver's license or renewal of a license may also apply for a motorcycle "M" endorsement. The requirements for obtaining a motorcycle "M" endorsement are:
 - The applicant shall be tested by written examination for his knowledge of safe motorcycle operating practices and traffic laws specific to the operation of motorcycles.



• Upon successful completion of the knowledge test and upon payment of the fee required for an "M" endorsement, the applicant shall obtain a motorcycle "M" endorsement on his/her driver's license.

 Any person who applies for a motorcycle endorsement on a driver's license, may also

be required to pass the motorcycle "M" skills test before he/she can obtain the motorcycle "M" endorsement.

MIRRORS Every motor vehicle shall be equipped with a mirror so located as to reflect to the operator a view of the highway for a distance of at least 200 feet to the rear of the vehicle.

RIDING ON MOTORCYCLES A person operating a motorcycle shall ride only upon the permanent and regular seat attached to it. The operator shall not carry any other person unless the motorcycle is designed to carry more than one person. A passenger may ride upon the permanent and regular seat if designed for two persons, or upon another seat firmly attached to the rear or side of the vehicle.

FOOTRESTS It shall be unlawful for the operator of any motorcycle or motor driven cycle to carry a passenger on the vehicle unless it is equipped with footrests designed exclusively for the use of a passenger on the vehicle.

HELMETS Helmets are not required for motorcyclists except for people under 18 years of age. No person under 18 years of age shall ride upon or be permitted to operate a motorcycle, motorbike, utility type vehicle or an all-terrain

vehicle unless he/she is wearing a protective safety helmet. Exceptions are when such vehicles are operated on private property or when used as an implement of husbandry.

HEAD LAMPS Every motorcycle and every motor-driven cycle shall be equipped with at least one and not more than two head lamps which shall comply with the requirements and limitations of this chapter. Every head lamp upon every motor vehicle, including every motorcycle and motor-driven cycle, shall be located at a height measured from the center of the head lamp of not more than 54 inches nor less than 24 inches to be measured as set forth in section 49-904(2), Idaho Code.

STOP LAMPS It is unlawful for any person to sell any motor vehicle, including any motorcycle or motor-driven cycle in Idaho or for any person to drive a vehicle on the highways unless it is equipped with at least one stop lamp meeting the requirements of section 49-919, Idaho Code.

TURN SIGNALS Motorcycles are not required to have mechanical or electrical turn signals.

BRAKES Every motorcycle and every motor-driven cycle, when operated upon a highway, shall be equipped with at least one brake, which may be operated by hand or foot.

LICENSE & INSURANCE

All motorcycle operators must:

- Have a valid driver license (Class A, B, C, or D) and a motorcycle endorsement on that license, or have a valid motorcycle instruction permit.
- Register their motorcycle and display a valid license plate.
- Have liability insurance.
- Carry their endorsed driver license or motorcycle instruction permit and driver license, vehicle registration card and current proof of insurance when riding.

Motorcycle operators riding on a motorcycle instruction permit must also adhere to the following restrictions:

- Daylight riding only
- No passengers
- No freeway riding

The penalty for riding without a motorcycle endorsement can be substantial.

MOTORCYCLE EQUIPMENT

To be street legal, a motorcycle or moped must have:

• A headlight sufficient to reveal a person or vehicle not less than 100 feet ahead when traveling 25 mph or less; not less than 200 feet when traveling 25-35 mph; and not less than 300 feet when traveling more than 35 mph.



- At least one red taillight with a red stop lamp.
- At least one reflector on the rear.
- At least one mirror that provides a view of the highway for at least 200 feet to the rear.
- Fenders on all wheels.
- A horn that can be heard up to 200 feet away.
- At least one brake operated by hand or foot.
- A muffler that does not increase engine noise to a level above that of the muffler originally installed by the motorcycle manufacturer.

LANE SPLITTING AND PASSENGER LAWS

A motorcycle may share a lane only with one other motorcycle. Lane sharing (lane splitting/filtering) with any other vehicle is **illegal in Idaho**.

Operators may not transport or carry any object that interferes with their ability to hold the handlebars.



If a motorcycle operator carries a passenger, the motorcycle must have a permanently attached passenger seat and footrests. Passengers are only permitted to ride on a passenger seat behind the operator or in a sidecar.

There are no requirements for passenger age in Idaho. Passengers should be large enough to reach the footrests, strong enough to hold on securely

and mature enough to follow directions and behave predictably.

For additional clarification, consult Idaho Statutes (https:// legislature.idaho.gov/statutesrules/idstat/Title49/T49CH3/) or a law enforcement representative.

IDAHO'S RED LIGHT LAW

After coming to a complete stop, if a traffic light controlled by a vehicle sensor fails to detect the motorcycle after waiting one full cycle of the light, the rider may proceed with caution, yielding to other vehicles.

Even though this is allowed you still may be pulled over. The officer should let you go after you have explained you had waited one full cycle of the light. If you are given a ticket for failure to yield you can get it dismissed.

THREE-WHEELERS

"Autocycles" (three-wheeled vehicles with a steering wheel and bucket seat) do not require a motorcycle endorsement. All other types of three-wheelers require a motorcycle endorsement. However, you may apply for a restricted (3W-only) endorsement.

Applicants must pass the DMV motorcycle knowledge test to qualify, but are not required to complete a rider training course or pass a DMV skill test/road test.

Hand signals

It is recommended to use both electronic signals and hand signals to improve your visibility on the road.



Left turn Fully extend your left arm with hand open and fingers together.



Right turn Extend your left arm bent at 90 degrees up with hand open and fingers together.



Slowing Fully extend your left arm with hand open and palm facing down and bring it down to your side.



Stopping Fully extend your left arm at 90 degrees down with open palm facing behind you.

Hand signals useful when riding with a group of motorcyclists



Speeding up Fully extend your left arm with hand open and palm facing up and bring your arm upward..



You lead/come

Fully extend your left arm pointing with your index finger and bring your arm upward.



Follow me Fully extend your left arm straight up with your palm facing forward.



Single file Fully extend your left arm upward with your index finger pointing straight up.



Double file Extend your left arm upward with your index and middle fingers pointing up.



High beams on Tap the top of your helmet with open palm of left hand.



Turn signal on Extend your left arm and repeatedly open and close your fist.



Pulling off road Extend your left arm and swing upper arm to the right.

Additional signals to explain why you are pulling off



Fuel stop Bend your left arm inward and point to your fuel tank.



Refreshment stop

With left fist closed and thumb extended, place thumb to mouth.



Comfort stop Fully extend your left arm with fist closed and move up and down in a short quick arc.

Make yourself stand out on your bike

SAFETY IN NUMBERS

When possible, try to ride with other motorcyclists in a staggered group formation. The lead rider position is in the left third of the lane. The next rider position is at least one second behind in the right third of the lane, and so on.

STAY BACK

Don't tailgate and avoid tailgaters. It's a wiser decision to let a car pass you. If you are being tailgated, pump your brake lights before coming to a complete stop.

DRESS BRIGHTLY

Brightly colored helmets or bandanas and reflective vests help you to be seen. Reflectors, reflective decals and chrome on your bike also help.

USE HAND SIGNALS

In addition to using turn signals and brake lights hand signals help you get noticed by other drivers.

YOU WILL BE MISSED

Ride like you're invisible. The most common statement by a driver after hitting a biker is, "I didn't see you."

Avoid blindspots.



Use your mirrors and turn your head to be aware of what is happening alongside and behind you.

Motorcycles by the numbers

NATIONWIDE

Per mile traveled in 2017, the **number of deaths** on motorcycles in the USA was nearly 27 times the number in cars.

The federal government estimates that **wearing a helmet** reduces the risk of dying in a crash by 37 percent.

More than half of all motorcycle accidents occur with riders that have **less** than five months experience on the road.

Unhelmeted riders are 3 times more likely than helmeted ones to sustain traumatic brain injuries in the event of a crash.

Motorcycle owners have gotten older in recent decades. The typical motorcycle owner in 2018 was 50 years old. In 2018 more than a third of fatally injured motorcyclists were 50 and older.

More women are riding motorcycles. Today, 19 percent are women. But only 3 percent of motorcycle drivers killed in 2018 crashes were women, compared with 93 percent of the passengers who died.

Statistics provided by NHTSA, Motorcycle Safety Foundation and the Motorcycle Industry Council.

IN IDAHO

In 2018, the economic cost of crashes involving motorcyclists in Idaho was nearly \$486 million.



In that same year, 510 motorcyclists were involved in crashes. 38 of those crashes were fatal.



Of all motorcyclists involved in crashes, 86% received **some degree of injury**.

Of all Idaho motorcycle crashes, 9% involved **impaired motorcyclists**, while 32% of fatal motorcycle crashes involved impaired motorcyclists.

Roughly four out of every ten motorcycle crashes (42%) were **singlevehicle crashes** and 51% of fatal motorcycle crashes involved only a single motorcycle.

70% of riders involved in crashes were **wearing helmets**.

Of the motorcyclists killed, 76% were 35 years of age or older.

Statistics provided by Idaho Transportation Department, 2018.

Most common types of motorcycle injuries





8% ? OTHER/UNKNOWN

The total exceeds 100% because motorcycle accident victims often have multiple injuries.

Statistics provided by the Centers for Disease Control and Prevention (CDC).

Costs of a serious motorcycle crash

The costs to a rider injured in a crash will depend on the severity of their injuries. Costs to consider are—

- Medical expenses
- Property damage
- Lost income during recovery
- · Lost earning power due to disability
- · Ongoing medical care due to disability

TRAUMATIC BRAIN INJURY (TBI)

Riders without helmets are twice as likely as those wearing helmets to suffer TBIs. They also face higher healthcare costs after a wreck. The median hospital charges for riders with TBIs were 13 times higher than the charges for those who did not have TBIs.



Average lifetime healthcare costs for TBIs range from \$85,000 to more than \$3 million.

SPINAL CORD INJURY

Trauma to the spinal cord in a motorcycle accident may result in loss of bodily function below the point of injury.

Depending on the severity of injury, the average yearly expenses of a spinal cord injury

range from \$342,112 to \$1.08 million in the first year and from \$41,554 to \$182,033 for each subsequent year.

LOWER EXTREMITY INJURIES

The most likely lower extremity injuries from a motorcycle crash are fractures of the tibia, fibula, femur and hip dislocation.

Injury victims face median medical expenses of \$39,000 to \$56,000 if they sustained lower extremity injuries in combination with other injuries.

OTHER COSTS

For many crash victims lost wages from missed work days will outweigh medical costs.

For victims who are permanently disabled, their earning might be reduced for the rest of their lives.

A significant injury from a motorcycle crash can easily cost a rider or his/her family more than \$1 million over the course of a victim's lifetime.

Statistics provided by the Centers for Disease Control and Prevention (CDC), Research America, National Spinal Cord Injury Statistical Center and the National Highway Traffic Safety Administration (NHTSA).



Motorcycle organizations you should know

The following groups can help you avoid motorcycle wrecks and respond and recover from them should they occur.

The Idaho Biker Lawyers at Skaug Law are pleased to support them and their valuable work on behalf of the Idaho motorcycle community.



IDAHO COALITION FOR MOTORCYCLE SAFETY, INC.

"Safety Through Awareness, Awareness Through Eduction"

Idaho Coalition for Motorcycle Safety (ICMS)

- A watchdog on the federal, state and local legislatures, protecting your rights to ride.
- Your information source, with newsletters, board meetings and information meetings.
- A major force in promoting positive motorcycle legislation and motorcycle safety.
- An organization dedicated to fostering brotherhood and mutual benefits for members.

- Helping to prevent accidents through promotion of educational programs.
- Dedicated to the promotion of a positive public image of motorcyclists and motorcycling.
- A coalition of concerned motorcycle enthusiasts.



• Open to all riders regardless of make or model.

LEGISLATIVE MONITORING ICMS closely monitors legislative action, traces legal trends and maintains a strong link with other motorcycle rights organizations to ensure its members are as fully informed and current on developments as is possible.

ACTIVE MEMBERS The members of ICMS are actively involved in their communities by raising funds for various charitable organization and food drives.

PASSING PETITIONS Members also take an active part in the political process, from passing petitions to contacting legislators.

GOVERNMENT / PRIVATE ICMS works closely with governmental and private organizations to promote rider education programs, greater motorcycle awareness, and is a leading proponent for the fair and unbiased treatment of motorcyclists in the legal arena.

MEET & SOCIALIZE Additionally, membership in ICMS is an opportunity to meet, socialize and ride with a diverse group of people joined together for the common good.

For more information about ICMS, visit https://idahobikerrights.com/



Idaho STAR shares knowledge and skills to make motorcycling safer

Idaho **STAR** offers courses for every rider providing hands-on training that makes Idaho's roadways safer for all of us.

A review of all 7,738 motorcycle crashes statewide from 1996-2014 indicated that **STAR** training is associated with a 79% reduced crash risk and an 89% reduction in the risk of a fatal crash.

Beyond training, Idaho **STAR** also has a variety of online resources.

The skills test portion required to receive a motorcycle endorsement can be waived upon successful completion of a qualifying **STAR** course.

Idaho STAR courses include-

ENTRY-LEVEL TO INTERMEDIATE

Intro to Riding

Basic Rider Training

Intermediate Rider Training

Intermediate Scooter Training

eRider® Basic (online classroom)

eRider® Intermediate (online classroom)

ADVANCED COURSES FOR ENDORSED RIDERS

Enhanced Street Skills

Enhanced 2-Up Skills

Enhanced Control Skills

Moto Skills Challenge Events



THREE-WHEEL TRAINING

Sidecar/Trike I (Beginner)

Sidecar/Trike II (Advanced)

Can-Am Spyder Training Program

Idaho STAR provides motorcycles and helmets for the training.

A motorcycle permit or endorsement is not needed; however, a driver's license or permit is required.

Completing an Idaho **STAR** course can waive the skill test requirement for getting your motorcycle endorsement.

Courses are provided at locations throughout Idaho.

For more information about Idaho *STAR*, visit https://idahostar.org/ Or call 888.280.7827 (toll-free) or 208.639.4540



Fallen Riders Fund Idaho (FRFI)

FRFI became a reality when Andrew (Drew) Jensen passed away after a motorcycle accident.

Andrew's family and friends founded FRFI to honor his love of motorcycles and riding by helping other fallen riders.

Fallen Riders Fund Idaho is a non-profit organization aiding motorcyclist who have been involved in an accident.

FRFI raises money through donations, fundraisers and an annual ride.

The organization helps with bills while a person is unable to work, such as utilities, groceries and rent. In the case of a fatality, FRFI can help the family of the rider.

When a rider is involved in an accident, they can submit bills they need help to pay. An application for help does not guarantee assistance. The FRFI board decides if the request meets qualifications and what bills they will be able to help the injured rider to pay.

The fund does not help riders over the legal limit. It also does not assist to repair a bike or with medical bills.

FRFI welcomes the involvement of the rider community and others interested in supporting fallen riders in their time of need.



For more information about FRFI, visit http://fallenridersfundidaho.com

Or, https://www.facebook.com/FRFI2012/



Accident Scene Management (ASM) has trained over 35,000 students across the USA

ASM is the leading Motorcycle Trauma Training Organization in the world, and the only accredited non-profit Bystander Program in the USA.

The key to reducing injuries and fatalities to motorcyclists is education. Road Guardians encourages all motorcyclists to

become lifelong learners, and to do all they can to avoid a crash from occurring.

Will you be prepared to help another rider in a time of need?

After a crash occurs there is a gap in time of 5-30 minutes before an ambulance arrives. Will you know how to help?

THE PURPOSE OF THE ASM PROGRAMS

- Enhance the survival rate and reduce severity of injuries.
- Decrease the chance of rescuer injury due to inappropriate actions.
- Educate riders how to protect themselves legally and financially should an accident occur.

Among the many things you will be taught and experience hands-on in this training is—

PACT

- P Prevent further injury (scene safety).
- A Assess the situation to gather information for 911 call.
- C Contact the EMS. Do this while doing step one and two if you have a cell phone signal and do not have to leave the scene to call for help.
- T Treat the injured with life-sustaining care using the ABCSS of trauma taught in this program.

ASM training is taught at a higher level than basic first aid and CPR. Many specifics of motorcycle trauma like jaw thrust rescue breathing, helmet removal, traffic control and moving the injured are not taught in First Aid and CPR.

It is critically important to understand the difference between trauma and medical conditions.

The Idaho Biker Lawyers at Skaug Law periodically sponsors

this training in Idaho giving substantial course discounts to riders. Several of our staff members have been certified in this program.

For more information about how you can receive this critical training, visit https://roadguardians.org/



In case of a motorcycle crash

If you should have a bike wreck, it is your right to refuse to make a statement or speak with the other driver's insurance adjuster.

You do not have to say anything about the circumstances of the crash, your physical condition, any injuries you sustained or your medical care and treatment.

You can simply refuse politely and firmly.

Any statements about the collision or your condition can work against you in future legal proceedings or insurance cases.

We recommend you say, "I need to speak with my lawyer before making any statements."

Then call us for a free consultation – 208.466.0030 (24/7)



DON'T SIGN ANYTHING UNTIL YOU HAVE TALKED WITH YOUR LAWYER

You can refuse to sign any documents the insurance adjuster presents to you.

When you sign a medical authorization form, you are giving permission for the opposing party to review your medical

history, which gives them more opportunity to deny your claim.

In your free consultation, your Idaho Biker Lawyer will review the details of your case and explain your legal options to receive maximum compensation for your injuries.



Since 1992, Idaho Biker Lawyer, Bruce D. Skaug (standing) has helped thousands of injury victims win maximum compensation.

YOUR LAWYER CAN TAKE CARE OF ALL INTERACTION BETWEEN YOU AND YOUR OPPONENT'S INSURANCE COMPANY.

Your lawyer will tell you how you can receive maximum compensation for your medical bills, repairing or replacing your motorcycle, lost wages and any other damages resulting from the crash.

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

HOW TO TRIPLE YOUR COMPENSATION

The insurance industry did a study revealing that **people who hired a lawyer received an average of more than 3.5 times more money in their pocket** after paying attorney fees than victims who did not hire a lawyer.

If you were injured on the road, on the job or someplace else we are here to help.



TAKE ADVANTAGE OF OUR FREE RIDER VIP PROGRAM

- · 24-hour access.
- FREE insurance coverage review.
- FREE advice to your motorcycle organization.
- FREE initial consultation for injury cases.
- Only pay attorney fees
 when you win.

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FOUNDING MEMBER