



The Michigan Motorcycle Law Newsletter

Buckfire & Buckfire, P.C.

MICHIGAN'S TOP RATED MOTORCYCLE LAWYERS

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Upcoming Motorcycle Events/Rides

- April 28th: Group Ride to Vermontville Maple Festival. Paw Paw. Contact: 269-271-4087
- April 29th: Lakeshore Blessing of the Bikes. Ottawa County. Contact: 616-283-0591
- May 20th: Antique Motorcycle Swap Meet. Centerville. Contact: 269-375-2295

The Biggest Insurance Mistakes Riders Make

WARNING: READ THIS REPORT BEFORE YOU TAKE YOUR MOTORCYCLE ON MICHIGAN STREETS AND HIGHWAYS!

All too often, bikers buy what they believe to be "full coverage" for their motorcycle, only to learn later on that they were not sold the essential coverage to protect themselves in the event of a tragic accident. Because injuries suffered in motorcycle accidents are often catastrophic, it is necessary to review your motorcycle insurance coverage immediately to learn if you are properly protected in the event of an accident.

Our free Michigan Motorcycle Insurance Report teaches you how to purchase the proper insurance coverage.

We are offering it to "The Michigan Motorcycle Law Newsletter" readers for FREE.

The report discusses the required insurance and the optional insurance coverage a motorcyclist can purchase. Although the coverage is considered "optional," it should be considered mandatory for every motorcycle owner in Michigan.

No biker in Michigan should take their bike for a ride without having this coverage in place.

What are these "optional" insurance coverages? *That is the confidential information that your insurance agent will not freely share with you and is included in this report!*

Our free report will not only reveal why asking your agent for "full coverage" is not enough but how buying the wrong coverage cost one of our clients \$500,000.00. Don't become a victim of the insurance company. Get the proper coverage and protect yourself in the event of an accident.

Download your Free copy of
"The Michigan Motorcycle Insurance Report" at
www.FreeMotorcycleReport.com

Social Security Disability (SSD) Benefits And How They May Help You If You Are Injured In A Motorcycle Accident

One protection for a motorcyclist who has been rendered disabled from working due to a motor vehicle accident is to consider applying for Social Security Disability (SSD) benefits while out of work.

In general, in order to be considered “disabled” for purposes of receiving SSD benefits, one must be unable to perform the type of work he/she did prior to the accident; he/she must be unable to adjust to other work due to his/her medical condition, and; the disability must last or be expected to last for at least one year or to result in death. Admittedly, this is a strict definition of disability. However, many motorcyclists involved in accidents with motor vehicles tend to sustain very serious and disabling injuries.

An approved applicant for SSD benefits is assured a monthly benefit check so long as they remain disabled going forward. Insurance companies offer no similar assurances to injured motorcyclists with respect to obtaining their wage loss benefits under the Michigan No Fault Act (as evidenced by the stack of lawsuits against insurance companies I am currently working on!) For this reason, it makes more sense then ever for a motorcyclist who is disabled in a motor vehicle accident to apply for SSD benefits in addition to applying for No Fault benefits following their accident.

If the disabled motorcyclist is successful in obtaining SSD benefits and wage loss benefits from an auto insurer under the No Fault Act, the auto insurer is entitled to reimbursement out of the SSD award for wage loss it has paid over the same time frame. However, the motorcyclist is still in an optimum position because the no-fault wage loss benefits are only payable for 3 years after the accident. If disabled beyond the first three years, he/she will still be eligible to collect SSD benefits into the future so long as he/she remains disabled. Also, if the monthly SSD benefits are greater than the monthly no-fault wage loss benefits, the motorcyclist retains the excess SSD benefit. This offers the motorcyclist additional protection if he/she is being “short changed” by the auto insurer regarding their wage loss benefits.



Attorney Dondi Vesprini

This article was written by Buckfire Attorney Dondi Vesprini. Dondi has been a licensed attorney in the State of Michigan since 1999. He is recognized as an expert in cases involving motorcycle accidents. Dondi frequently meets with both legislators and lobbyists regarding legislation affecting injured motorcyclists and is also the Board of Directors of ABATE of Michigan. Look for Dondi’s article in each issue where he will discuss important issues affecting motorcyclists.

*If anyone has any suggestions of topics they would like addressed that may be of interest in the motorcycle community, please feel free to email **Dondi** at Dondi@buckfirelaw.com*



Get Connected on Facebook With Fellow Michigan Riders

As a resource to our fellow motorcyclists, we want to offer a place for motorcyclists to connect, be social, and talk about what’s going on with their community! Maybe it’s a recent ride you took, or a place to avoid due to dangerous potholes, or maybe you just want to connect with other riders in the State.

It’s all here for you—all you have to do is visit <http://on.fb.me/MIMotorcycleLawyers> and become a fan!

Meet Dondi, Dan, and George: Your Motorcycle Legal Experts

You already know how much fun riding a motorcycle can be. Motorcycling can also be dangerous, and as Michigan motorcycle accident lawyers, we find that many bikers have frequent questions concerning their legal rights. We want to help!

To answer some of your most frequent motorcycle law questions, we introduce to you our top Michigan motorcycle accident lawyers, Dondi Vespini, Daniel Buckfire, and George Burke. Each month we will have an “Ask Your Motorcycle Legal Experts” section which will include frequently asked questions and answers.

DO YOU HAVE A QUESTION FOR YOUR MOTORCYCLE LEGAL EXPERTS?

Email Kathryn at Kathryn@buckfirelaw.com with your question and see if your question gets answered in our next newsletter. Just type “Ask the Motorcyclist Legal Experts” in the subject line.



Attorneys Dondi Vespini, Dan Buckfire, and George Burke.

Q: If I was driving a motorcycle or was a passenger on a motorcycle that was struck by an automobile in Michigan, can I sue the driver AND the owner of the automobile that caused the accident for my injuries?

Dondi: Yes, if the following criteria are fulfilled. First, is the driver of the automobile at-fault? Second, did you sustain a serious injury or disfigurement (like a scar) from the crash? If both are true, then the automobile owner and driver can be sued.

Q: What are No-Fault Insurance Benefits?

Dan: No-Fault insurance benefits are benefits you are entitled to receive under Michigan law, regardless of fault, if you were injured in a motorcycle accident that arose out of the ownership, operation, maintenance or use of an automobile as an automobile, such as a car or truck.

Q: Is there a prerequisite for being able to receive No-Fault Insurance benefits?

George: The primary prerequisite is that the motorcycle accident must “involve” an automobile, such as a car or truck, as the No-Fault insurance benefits generally come from the Michigan automobile insurance policy. These benefits include wage loss benefits, assistance with household chores, and unlimited lifetime medical expense coverage. In order to obtain these benefits, you must have had motorcycle insurance on your motorcycle if you were riding your motorcycle.

Schedule A Free Seminar For Your Motorcycle Chapter or Club

Our top motorcycle accident attorneys frequently speak to Michigan chapter groups of 10 or more attendees on Michigan motorcycle laws and insurance policies. The seminars are completely free and include beneficial information on motorcycle insurance coverage, the three types of motorcycle accident claims, and the current laws impacting motorcycle riders, and much more!

To schedule one of our Michigan motorcycle accident lawyers to speak at a chapter or club meeting, email or call Kathryn at Kathryn@buckfirelaw.com or 248-569-4646. We will enjoy speaking at your meeting!

MICHIGAN'S TOP MOTORCYCLE ACCIDENT LAWYERS



25800 Northwestern Hwy, Ste. 890
Southfield, MI 48075

Phone: 248-569-4646
Toll: 800-606-1717
Fax: 248--569-6737
E-mail: info@buckfirelaw.com
www.BuckfireLaw.com

Have a friend who would also like to receive "The Michigan Motorcycle Law Newsletter"?

Just call or email Kathryn at 248-569-4646 or Kathryn@buckfirelaw.com with their contact information and we will add them to our mailing list!

If you would like to be removed from our mailing list call Kathryn at 248-569-4646 or email her at Kathryn@buckfirelaw.com

Our Current Cases of Interest

- A road defect lawsuit on behalf of a couple who were both injured when their motorcycle slipped on a curve in the road which had been saturated with tar strips and slid into traffic in the oncoming lane.
- A negligence lawsuit on behalf of a couple who were injured while test driving a motorcycle. They were stopped for a red light at an intersection. When the light turned green, the motorcycle stalled out and they were rear ended by the car behind them who was not paying attention to what was ahead of him.
- A no-fault insurance lawsuit against an insurance company who refuses to pay the property damage claim made by our client after a motorcycle accident.

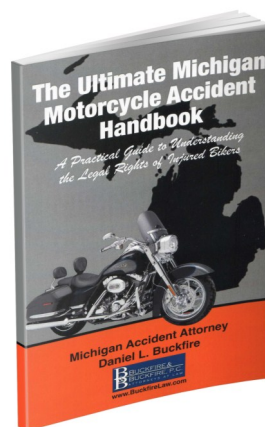
Recent Settlements

- **\$337,000 judgment** on behalf of four motorcyclists who were denied their Michigan No-Fault insurance benefits by Grange Insurance Company after being injured in a Monroe County motorcycle-automobile accident.
- **\$100,000 settlement** for a biker who suffered leg and back injuries, when an automobile failed to yield the right away of our client's motorcycle in Tuscola County.
- **\$65,000 settlement** for the passenger of a motorcycle in an Oscoda County motorcycle/car accident. The bike was struck by a car backing out of a driveway. Our client suffered a broken nose and a fractured femur.

FREE Motorcycle Accident Book

Your FREE Guide to Michigan Motorcycle Accident Cases

Warning: Do Not Speak to the Insurance Adjuster or Hire a Lawyer Until You Read This Free Book.



The Book reveals:

- How To Find The Best Lawyer For Your Case
- Who MUST Pay For Motorcycle Damage Claims
- How To Get The Best Money Settlement For Your Injuries
- Are You Entitled To Michigan No-Fault Insurance Benefits
- How To Get Your Medical Bills And Lost Wages Paid
- **AND MUCH MORE** including the **SECRET STRATEGIES** insurance companies will use to avoid paying YOU a fair settlement.

Request your book by calling **(800) 606-1717** or visit

www.MichiganMotorcycleBook.com