

Buzzed Biking

YES, IT'S ILLEGAL

RIDING A BIKE WHILE DRUNK MIGHT SEEM SAFER THAN DRIVING, BUT THAT'S NOT THE CASE. JUST TAKE A LOOK AT THIS STORY FROM OUR FILES. PAVE THE WAY FOR SAFER ROADS BY STAYING SOBER WHATEVER WHEEL YOU'RE BEHIND.

REAL WORLD STORY

DEREK RODE HIS BIKE TO WORK EVERY DAY, MAINLY FOR THE EXERCISE. ONE FRIDAY AFTERNOON AFTER A DIFFICULT PROJECT WAS COMPLETED, HE AND HIS COWORKERS DECIDED A HAPPY HOUR WAS IN ORDER.

AFTER A FEW DRINKS, HE DECIDED HE BETTER RIDE HOME BEFORE HE LOST THE DAYLIGHT. AS HE WAS CYCLING OUT OF TOWN, HE RAN A RED LIGHT IN FRONT OF HEATHER.

SWERVING TO AVOID HIM, SHE COLLIDED WITH ANOTHER CAR AND SUSTAINED A VARIETY OF COMPLEX INJURIES, WHICH RESULTED IN DECREASED MOBILITY AND MOTOR FUNCTION. SHE WAS UNABLE TO RETURN TO WORK AS A UNIVERSITY MATHEMATICS PROFESSOR FOR SEVERAL MONTHS.

HEATHER'S MEDICAL BILLS QUICKLY EXHAUSTED THE MINIMUM COVERAGE OFFERED BY DEREK'S RENTERS INSURANCE, SO SHE HAD NO CHOICE BUT TO SUE HIM FOR REIMBURSEMENT, INCURRING LEGAL FEES PAID IN ADVANCE, OUT OF HER OWN POCKET.

BECAUSE DEREK DIDN'T HAVE SIGNIFICANT ASSETS, HE DECLARED BANKRUPTCY, PUTTING HEATHER BACK TO SQUARE ONE. BURDENED BY DEBT, UNABLE TO WORK AND WITHOUT COMPENSATION FOR LOST WAGES, SHE TOO WAS FORCED TO DECLARE BANKRUPTCY.

CLAIM: \$925,000



REWRITING THE STORY

IF HEATHER HAD A PERSONAL UMBRELLA WITH \$1MM EXCESS UNINSURED AND UNDERINSURED MOTORIST COVERAGE (UM/UIM), IT WOULD HAVE COVERED THE GAP LEFT BY THE UNDERLYING POLICIES TO TAKE CARE OF HER LEGAL FEES, LOST WAGES AND MEDICAL BILLS.

WHAT IS IT? IT KICKS-IN IF YOU'RE IN AN ACCIDENT AND THE OTHER DRIVER IS AT FAULT AND HAS LIMITED COVERAGE.

★ POLICIES START AT ABOUT 85¢ A DAY ★

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SOURCE: INSURANCE INSTITUTE FOR HIGHWAY SAFETY/HIGHWAY LOSS DATA INSTITUTE. NAMES AND IDENTIFYING DETAILS IN CLAIMS EXAMPLES HAVE BEEN CHANGED TO PROTECT THE PRIVACY OF INDIVIDUALS. THIS INFORMATION IS FOR EDUCATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE LEGAL ADVICE OR GUARANTEE OR IMPLY A SIMILAR OUTCOME. UNDERWRITING CRITERIA VARIES BY STATE. VISIT US ONLINE FOR GUIDELINES. A.M. BEST RATING EFFECTIVE MAY 2017. FOR THE LATEST RATING, VISIT AMBEST.COM. CALIFORNIA INSURANCE LICENSE 0D08438