ABATE OF WASHINGTON



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August 2021 Updates

Legislative Report

ABATE of Washington Continues to Learn Legislative Processes

As the July BOD draws near, it has warmed my heart to see individual members, and Chapter LAOs demonstrating the initiative to get involved in the legislative process and understand how it all works. I have had several members ask about how the bill process works and were honestly interested in learning how to better show their support and build support among legislators. Anne Leslie-Hopper, the new LAO for Spokane Chapter has been quite diligent in her efforts to learn so that she is able to spread her newfound knowledge to her fellow chapter members. Anne has created a spreadsheet with the names and contact information for all the legislators in the districts around the Spokane area where her members live. She has created a presentation that she can use to instruct other members about the process so that members can understand and implement their efforts to support legislation and to help get it passed into law. Anne has also created a list of bills that have been passed with ABATE's help and support over the past several years and the RCW's that were affected. If we had more LAOs and members with that sort of dedication, ABATE would be growing rapidly and demonstrating the power of the motorcycle community to get even more bills passed in the future. Of that I have no doubt.

Building a personal working relationship with your legislators goes far beyond working on motorcycle rights issues alone. The relationships you build with your legislator can easily spread to any issues that you feel are of personal import to you. Whether it is education, welfare, voters rights, housing, etc., having a working relationship with your legislator can be of great benefit no matter what the issue you want to work with them on. If you meet with legislators on any issue other than motorcycle related bills, you will be building a relationship that when it comes to working on motorcycle bills there is already a strong working relationship. As well as the other way around. Let me provide you with some examples of what I mean; *Keep Reading>>>*

Read The Legislative Report

Bikers Basics - 101

State Coordinator's Report

MEMBERS,

Camp out came and went it was a success we gave away all the prizes and the winner of the motorcycle was there so we got to have a very excited winner on hand that evening. Congratulations to Jody Slinkard he was the winner of Street Glide. Many thanks also go out to Destination Harley Davidson for their support. Shop at Destination and tell them thanks for being a sponsor.

SWAP MEET Oct 3rd Be sure and check out the flyer for the Swap meet in this issue of Freedom please share this with as many folks as possible.

We have progressed with our Chapters in Grays Harbor and Spokane people have stepped up to fill the officer's position in both chapters. Our Chapter Rep Kathy Bolton has been working with Spokane and has done an outstanding job getting them rolling. Grays Harbor has new folks interested and more people are coming to the meetings all good news for ABATE OF WASHINGTON.

Time to ride the weather has been hot and the restrictions are going away every passing day get out and ride. Enjoy the freedom to do what we like...Ride.

See ya on the road!

SCOTT ROBINSON STATE COORDINATOR ABATE OF WASHINGTON 509-250-2001

Motorcycle Riders Foundation

House Passes Highway Bill - Biker Priorities Included

Thursday morning the full House of Representatives passed H.R. 3684 the Investing in a New Vision for the Environment and Surface Transportation in America Act or the INVEST in America Act. This bill is more commonly referred to as the highway bill. The bill is over 1,500 pages, spends \$715 billion and includes five beneficial provisions for motorcyclists. The final vote on passage was 221 for and 201 against. Two Republicans voted in favor and no Democrats opposed.



The Senate has begun work on their version of the highway bill and the two chambers will eventually need to work out the differences before an agreed upon bill is sent to the President for his signature. Traditionally, a highway bill has a five-year lifespan before Congress must fund and reauthorize programs again. Typically, highway bills occur in years ending in 0's and 5's. The last highway bill expired in 2020 but was given a one-year extension as Congress was unable to reach a compromise. Congress now faces a September 30th deadline to pass a new highway bill and reauthorize crucial transportation and safety-related programs.

Below is a brief recap of the five motorcyclist related items that the House of Representatives approved and included in this major piece of legislation: *Keep Reading>>>*

Read Full Article

Right to Repair

This month, as part of a massive rollout of over 70 Executive Orders, President Biden included a directive to the Federal Trade Commission (FTC) regarding "right to repair." President Biden's order encourages the FTC to "exercise statutory rulemaking authority,

as appropriate and consistent with applicable law, in areas such as unfair anti-competitive restrictions on third-party repair or selfrepair of items."

The right to repair is a concept that allows consumers the power to repair products themselves or choose a third-party provider to make repairs, instead of going through the manufacturer. Consumer advocates and a variety of industries have long battled over the idea of right to repair. Industries traditionally opposed to the right to repair include: the computer industry, appliance manufacturers, farm equipment companies, and automakers.

This action by the Biden Administration comes on the heels of a bipartisan FTC report in May entitled "Nixing the Fix" that concluded, "there is scant evidence to support manufacturers' justifications for repair restrictions." In support of the order, the White House stated that companies' restrictions on "the distribution of parts, diagnostics, and repair tools" make repairs more expensive and timeconsuming for the end-user.

The Motorcycle Riders Foundation (MRF) believes that the ability of individuals and third-party vendors to replace and repair products is an important part of the motorcycle ecosystem. A vibrant after-market industry is critical to sustaining motorcycling in this country. The right to repair has been, and remains, a key part of the MRF legislative agenda. We applaud the efforts of the Biden Administration to protect consumer's rights. To read more about President Biden's Executive Orders <u>click here</u> To read about the Federal Trade Commission report on the right to repair <u>click here</u>

NCOM Biker Newsbytes

Compiled & Edited by Bill Bish, National Coalition of Motorcyclists (NCOM)

HIGHWAY BILL PASSES HOUSE INCLUDING MOTORCYCLIST-SUPPORTED PROVISIONS

The U.S. House of Representatives passed the "Investing in a New Vision for the Environment and Surface Transportation in America" or INVEST in America Act (H.R. 3684) on July 1, 2021, by a mostly partisan vote of 221-201. The five-year \$715 billion surface transportation and water infrastructure bill directs federal investments in roads, bridges, transit, rail, and clean water programs, and also contains several key provisions benefiting motorcycle riders;

SEC. 3005: GRANT PROGRAM TO PROHIBIT RACIAL PROFILING was amended to include grant funding to include "the costs of collecting, maintaining, and evaluating data on the driver's mode of transportation at traffic stops" to help determine biker profiling by law enforcement.

SEC. 3011: STOP MOTORCYCLE CHECKPOINT FUNDING, not only expands prohibitions on motorcycle-only checkpoints but also prohibits law enforcement activities that "otherwise profile and stop motorcycle operators or motorcycle passengers using as a factor the clothing or mode of transportation of such operators or passengers." *Keep Reading>>>*

Read Full Article

Public Relations

Hello everyone! Hope everyone has had a chance to get out and enjoy the weather. There are some great events coming up that many of our Chapters are putting on. This is a great time to support other Chapters as well as being able to talk to possible new members of ABATE. Remember, you are our greatest advertising for what we stand for. If you need help with anything please let me know, PR1@Abate-org.com. Also I want to remind all Chapters that submittal for your event flyers should be sent to me, and I will ensure that the Newsletter, webpage, social media and communications officer will receive a copy to get the word out. I appreciate all of you that run your Facebook Chapter pages that have made the changes to allow me to post all events, State and Chapter. This allows me to get the word out on your events and any State information.

Safe travels, Susan "Stars" Carson Public Relations Officer



June Safety & Education - By Texas Larry Walker

"Texas" Larry Walker is a nationally certified Rider Coach for the novice, intermediate, and advanced training. He is the Senior Instructor for Navy Region Northwest, a long-time motorcyclist rights advocate, with well over 40 years of riding experience.

When was the last time you took any training? Before you hit me with the traditional response of "I've been riding since Noah as a mess cook, I don't need to do that stuff," reconsider. I've been riding for over 40 years, and I teach motorcycle skills for a living, and I still got to training every year. It always pays off in spades to get a fresh set of eyes on me to keep the skills sharp.



There is a lot more stuff out there than just the basic course for novice riders. With the new paradigm in licensing, i.e. advanced testing for full endorsements, the vendors are putting up more advanced training, such as the MSF Advanced Riders Course. It is a level 2 parking lot course, but it will definitely help you up your game. Skills learned at lower speeds in a controlled environment translate directly to the higher speeds of the open road. Beyond that, there are street-oriented classes on closed courses (tracks) that work on developing better vision and line selection in curves and improved active use of the brakes to "tune" the bike while in motion. After that, there are many providers that run actual track days that have classroom instruction as well as in motion demonstration of techniques.

Any of the offered training is appropriate for any style of motorcycle, from big bore road sofa to sport bikes. The techniques are the same, merely the seating position changes.

Finally, before you push back about the \$250-\$350 price tag, price repair parts for your bike, gear replacement, or medical coverage. The price to help you prevent that stuff seems pretty reasonable.

"Texas" Larry Walker Safety and Education 360-271-9285

Greetings From Products

We have new sweatshirts and t-shirts coming in the next week or two. The initial order we received was for black zip-up hoodies with the logo on the back and Grey pullover hoodies with the logo on the front. This order of hoodies will be the Black pullover hoodies with the logo on the back and grey zip-up hoodies also with the logo on the back. See the photos attached.

Our next order will be for Men's t-shirts in white with the logo on front with Red lettering in the circle for a pop of color and Black lettering for 'ABATE of Washington' within the logo Across the shoulders on the back will be 'LET THOSE WHO RIDE DECIDE' in black letters.

The women's will also be white but with a scoop neck, same logo change as men's and 'LIVE LOVE RIDE' across lower back. I'm waiting on the proof to approve and then it will be a two to three week turnaround. That's all the ordering for July.

We are gearing up for the swap meet in the fall. I appreciate all suggestions so if there is anything you would like to see email me at Products@abate-wa.org and I'll see what we can do.

As always, ride safe and choose happy! Susan Carson Public Relations





Events and Runs

Mark your calendars for these upcoming events. (click image to see larger)











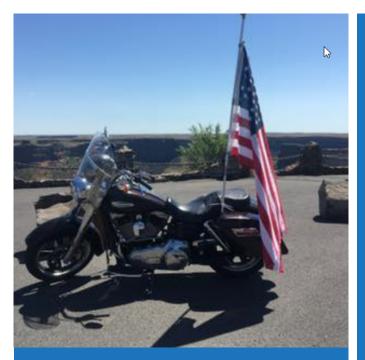


Local Chapter Reports

Gray's Harbor Chapter Report

(Have we run out of quarters yet?)

Just would like to thank everybody that is helping us. We are surviving! Again, I would like to welcome our guests and new members that were at the meeting. It helps to keep me optimistic about the chapter to succeed. Old hippies M/C's Steve and Moose attended to give support and it was welcomed. Looking forward to riding with them. Judy's daughter, Sarah, visited us sporting her badass bigtwin she built herself, very nice scooter. Again, I would like to thank the Hoquiam VFW and their patrons for welcoming us, we couldn't ask for more. Just a note on elections: me and Ulrike have stepped in as officers only to



Grant County Chapter Report

Hey everyone! Make sure you mark it on your calendar the Run to the Desert is coming up quick, August 27-29. Reserved RV, tent, TeePee, and cabin rentals can be had at Smokiam Resort at 509-246-0413 and make sure you call to get the 10% discount. Also, there is a discount at Masters Inn and Soap Lake Inn. There are RV and tent sites next to the event but it is first come first serve. We have some great bands Friday and Saturday night along with a great beer garden.

There is a Poker Run Saturday morning and following that is our bike show for trophies. We have 11 categories so there are many options to enter your bike or trike. There will be 7 different biker games that will be a blast!!. oh and did I mention, we have the coolest mechanical bull, adultsized inflatable slide, food and non-food vendors along with some great local shops only footsteps away?? Check out current information about our event on Facebook under Run to the Desert!!

Hope to see you all there!!

Susan "Stars" Carson GC Abate Coodinator see that the chapter doesn't die. We both work 50 to 60hour weeks, not including commuting. This is why we moved the meetings to Saturday. We are trying our best to make time for ABATE, but in all honesty, we don't have the time it takes to be as active and available as an officer should be to promote and direct. Don't get me wrong, we will keep the chapter functioning to the best of what we can as long as we can keep making the quorum. But it takes a lot more than just a few active members to keep it going. We will continue to hang in there after the elections but I'm really hoping to be replaced by someone motivated to run this chapter as it should be in our mission statement of ABATE. I will step down and fully support new officers. On a lighter note we had a good ride to Taholah visiting Speedin Bull and was treated to excellent smoked salmon. Then over to Neilton to visit MM and up to the lake. For more info, Keep Reading>>>

Sincerely, Full of shit Fatpat



Elk Country Chapter Report

Greetings from Elk Country!!

July was a blast!! And as I write this, it is only half over!! On the 4th of July, I participated in the annual Crystal Mountain Coast that Irish started many years ago. Let me tell you, it is a kick in the pants to coast down the 6-mile long road from the upper parking lot of Crystal Mountain Ski Resort with the bike in neutral and the motor off. Speeds ranged from a little over walking pace to doing over 50mph along some sweet sections of curves and the views were amazing!!

Then on the 10th of July, Elk Country held our annual 3 Pass Run. This approximately 210 mile route (from Morton and back to Morton) is an all day ride through some beautiful backroads and over three mountain passes. The lowest of which it 4,500 feet. It was beautiful and the weather cooperated without it being "too hot" on the east side. After finishing the poker run at the top of Chinook Pass, it was really nice to ride down Cayuse Pass on freshly laid and painted asphalt. I'm looking forward to the rest of July and seeing what next month is going to bring.

Have a great Summer, and I'll catch you on the road sometime...

Brian Lange Coordinator Elk Country Chapter

Check out the pictures from our ride!



















Pacific County Chapter Report

Each year we select either a family, individual, or charity in need, and donate the proceeds from our Pigout Charity Run to them. This year, our membership voted unanimously to donate to local resident, Doug Sandell. Pacific County Chapter members rode down to the Naselle Fire House to present Fire Chief Doug with a check from proceeds from the 2021 Pigout Run.

Doug has been doing volunteer work for decades in Naselle and has been the Fire Chief since 1989. He is a volunteer caretaker at Peaceful Hill Cemetery, as well as being a member of the Naselle Booster Club. Doug is now battling serious health issues, and our community has stepped up to help him.

On July 11, we had a work party to clean up ice storm damage (and this year's blackberry invasion) at our Labor Day Membership Drive Party location. After an afternoon of sawing, mowing, weed-whacking, and pruning, things are looking good.

We are hoping to see our members, friends, and new folks over the Holiday Weekend.

Remember, tourist season is in full swing, Ride Safe, and Stay Sharp. John Tschannen Coordinator



Spanaway Chapter Report

Summer is moving faster than I want. Lots of great rides going on, I hope you have all gotten a chance to get out there and meet some people on rides and have some fun. Few things happening in Spanaway. Nominations for officers happen at the August meeting and elections will be held at the September meeting. If you are interested in filling a position and have some questions please reach out and let me know.

We have our annual Meat House run scheduled for August 21st. We will be going to four different butchers to find the best pepperoni and jerky in the south sound. Always a great run come out and ride with us. I have patches for Billy Dee if anyone is interested please

drop me an email or phone call I can get them to you. Cost is \$ 10.00.

Sincerely,

Andy McAfee Coordinator



Spokane Chapter Report

Many thanks to all of those that helped get Spokane back on track.

Rep. Kathi Bolton input was much appreciated at the June meeting, as we also had members step up to the task of Interim officers. Robb Hatfield and Mike DeVleming leading the way with other Interim volunteers Mark Christensen, Jennifer Duncan, Anne Hooper, Myself and my wonderful wife Pam Kempton resuming the chair for membership.

Members Duane Justus and Correna Barnard round out this group with good insight and support.

With the Stateline Drags being our first booth membership drive under Robb. We had 4 new members sign up. We are looking forward to furthering this momentum of ABATE of Washington.

By Kempton Interim Secretary



Key Peninsula Chapter Report

Greetings from the 'Pen!

Lots of things are going on with different groups throughout the state within and outside of Abate. There is something for you to do bike related every weekend this summer so no excuses for not getting plenty of saddle time.

How was your 4th? Some of us spent it together out at the ocean and man let me tell you, that is one helluva show that folks put on out there. We posted up on the beach with thousands of other freedom loving Americans and there were fireworks as far as you could see up and down the beach. I even saw a few brave souls riding their bikes right along the water's edge. Good times!

The chapter is gearing up for our Brewery Run which will be held Saturday, August 28th with registration starting at 10 am Cranes Castle Brewery in Bremerton, KSU at 12 noon. We are raising funds to be donated to the Key Center Resource Center as we, like all of you, want to lend a hand in our local community when and where we can. Come join us! Deep Draft Brewing will be hosting some live music at the last stop of the ride. That's about it for now. As always, Stay Cool!



Star Lake Chapter Report

We had our monthly chapter meeting July 11, 2021, at Purdy's Public House in Sumner. We discussed old business, upcoming rides, future chapter events and new business. The chapter camp out at Kaner Flats was a success for those that were able to

participate. The chapter discussed in large part the upcoming chapter charity benefit ride in September. The chapter discussed ride patch and T-shirt for the event. We opened nominations for the four officers' positions. A few of us did a in-prompt preride (of sorts) going around to the various establishments to promote the ride and ask about sponsoring the ride. We now have two places that want to sponsor the chapter benefit ride. We are now making our big push to acquire some good swag for give away and items for the silent auction. We expect to have a great turn out for the ride. Please get the word out and come join us on a great ride and great day out with Star Lake Chapter. Our next meeting will be a Purdy's Public House August 1st at 10am.

Star Lake Chapter 2021 events and participation:

- Chapter charity pre-ride in August (TBD)
- Participate in the `Run to the Desert' at Soap Lake (August 27-29)
- Attend the EPCC `Teddy Bear Event' (August)
- 3rd year Hope Sparks charity `Run for the Hills' event (September 11)
- Participate in other chapter-sponsored rides.

Now for this month's safety note. Before we go on our planned rides, I like to review the latest road and traffic conditions that could seriously affect the ride. Adjustments to the ride route or even cancellation of the ride should be considered to maintain safety. We recently canceled our pre-ride scheduled for Sunday (earlier in July) the day of the record-setting heat. Extreme heat and road conditions over the past lead us to cancel the ride and reschedule. As always, the road may be the same but the journey is always different. Be safe out there. See you down the road.

Ken Nyland

Star Lake Chapter, Road Captain





North Kitsap Chapter Report

I apologize for missing the last month's submission for the FREEDOM newsletter, so here's the recap of what we have been up to. We had some amazing adventures recently with our Memorial run to Hurricane Ridge, and our VERY successful First Annual Mutt Putt! The Memorial Run was a rainy affair. We met up at the Kitsap Mall Kohl's parking lot and took off for a great day of riding! We rode North as planned to Port Angeles where we stopped for picnic supplies, then continued on our wet adventure to Hurricane Ridge. We were a bit surprised when we reached the elevation where the rain turned into snow. We were a bit cold and wet but still managed to have a good lunch and remember those that are gone, but not forgotten. The ride back down the hill was an adventure too as the rain/snow mix continued, but we reached lower elevations without incident and made it home safely.

The First Annual "Mutt Putt" was a smashing success as the weather cooperated and we had a great turnout. We met up at the Clover Leaf in Bremerton for breakfast and registration, then took off on the first leg of our run. We rode past the Kitsap Humane Society as part of the journey to our first poker stop at the Mason County Humane Society in Allyn. We were well received there by the fine folks at the Humane Society and the populace of Allyn as well. We then headed onward to our next stop for fuel and snacks at the "Lucky Dog" casino. The third leg of our putt was the long trip up the Hood Canal to Port Townsend and the Jefferson County Humane Society. There were many furry friends willing to jump on the back, or in a saddlebag... I was lucky to leave without the sweetheart Rottweiler riding in Dimples' lap. The fourth stop was just a quick stop for poker hands at the "Envy" in Poulsbo, then on to the end of the run back at the beginning! The Clover Leaf was an amazing host for the after-party. They donated the use of their room as we were raising monies and other donations for the Humane Society. We had an awesome raffle with super sweet prizes in every basket and gave out some beautiful plaques for the High Hand and Low Hand winners! Every great event is put on by a great host Committee, and I would like to thank our Mutt Putt Committee - Ken Behal, Monika Scotti, and Tina Schiffman - and Thank You to everyone that came out and showed support, we raised \$1220.00 for the Humane Society! Keep an eye out for the 2nd Annual Mutt Putt flyers because this was an excellent adventure for a great cause!

Ride it like ya stole it...

Thomas Short - Coordinator













Foothills Chapter Report



First and foremost I would like to thank the board for voting Foothills in...THANK YOU!!! We are excited to be officially official!

We are a motivated, like-minded crew that loves our community and supporting others. Please join us for our weekly socials at Firehouse Pub in Buckley every Tuesday at 6 pm. Our first business meeting will be Sunday, August 8th @ 10 am, at the Buckley Eagles & will be held the 2nd Sunday each month, same time & location.

Billi Bowen

specific chapter?

Need to reach a

Chapter Contacts

In The Wind















What is an Outlaw Motorcycle Gang? And who is an Outlaw Motorcycle Gang Member?

Law enforcement is pretty casual about referring to clubs (or even groups of riders) as OMGs (outlaw motorcycle gangs).

But what is an "outlaw motorcycle gang" under Washington law?

> A gang is a group of three or more people with a common name, sign or symbol that have the commission of criminal acts as one of the primary activities. RCW 9.94.030(12).

Even though law enforcement uses the term OMG as liberally as Bobby Knight uses profanity, we think that law enforcement would be hard-pressed to establish that any motorcycle club engages in criminal acts as one of its primary activities.

Do motorcycle clubs engage in criminal activities? No question. So does every other group with three or more members that uses a common name, sign or symbol. Churches? Check. Corporations? Check. Government agencies and subdivisions? Check.

[An interesting exception: bona fide nonprofits are definitionally not gangs.]

How is primary used in the law? Is your primary residence the one at which you spend the most time? So if time is the unit of measure, do clubs spend the majority of their time riding or doing something else?

There's also the question of whether an individual is a "gang member" if they belong to a club that engages in criminal behavior. Can the actions of a few be used to define an entire group?

Here's the legal definition

A member (or associate) is any person who actively participates in any criminal street gang and who

intentionally promotes, furthers or assists in any criminal act by the criminal street gang. RCW 9.94.030(13).

It's pretty clear that just because you're a member of an organization that you can't be considered a gang member (without some other form of involvement)

So what's the solution? We think these issues are ripe for a lawsuit. Probably the best "test" case would be where law enforcement refers to a club that clearly isn't a gang as an OMG or a law-abiding brother as a gang member



Mike Myers

mmvers@mv

Samantha Lin company.com slin@mvers-compa nv.com

DID YOU KNOW?

- · We also represent people hurt in nursing homes and assisted living facilitie
 - We're really selective about medical malpractice cases because the out-of-pocket costs are huge (it's not uncommon for them to push \$250,000) and it's important to us that our clients end up net-positive at the end of their case.
- We've recovered over \$50 million for our clients.

nmyers@myers-compan

- Mike has been helping injured
- bikers for over 25 years. Mike has changed the way personal injury resented in Washington. One (and most enjoyable) parts of his job is figuring out how to use images er than words) to explain how clients been hurt and what they have lost. Mike has broken his hand, both wrists, great toe, coccyx and pelvis. He's had his hip and aorta replaced.
- Mike knows what it's like to deal with injuries and physical limitations and how they impact the whole family.



slin@myers-company.com

- Sam has been helping injuredbikers for over 10 years
- Sam grew up in Spokane. She opened our Spokane office in 2020 because it's important to her to provide full coverage for riders in Eastern Washington. Sam has held almost every possible
- title at Myers & Company including intern, summer associate, paralegal and attorney.



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Failing to Yield and Finding Coverage for Injured Riders

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Washington State Patrol's PSA

Washington State Patrol recently issued a reminder to drivers to be aware of motorcyclists following an uptick in recent motorcycle crashes.

WSP explained that an overwhelming majority of motorcycle wrecks involve drivers failing to see motorcycles.

WSP's reminder was a nice PSA but we've known for a long time that drivers often fail to notice motorcycles.

Drivers Failing to Yield to Motorcycles

A lot of motorcycle wrecks are caused by the other driver failing to yield. Frequently these drivers are entering the highway from a private road or driveway.

Here's the law:

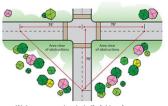
The driver of a vehicle about to enter or cross a highway from a private road or driveway shall yield the right-of-way to all vehicles lawfully approaching on said

Some of these wrecks are entirely the result of driver inattention. But most are the result of several factors

The Sight Triangle and Finding Coverage for Injured Riders

Unless the at-fault driver has millions of dollars of insurance, it usually makes sense to investigate whether there were other factors (besides driver error) involved and other sources of coverage (besides the at-fault driver's liability insurance) available

There's something called the "sight triangle" that refers to a driver's ability to see oncoming traffic. Clear sight friangles are areas next to intersections and driveways where a driver needs to be able to see when turning. Areas within clear sight triangles must be kept free from obstructions. If the sight triangle is blocked or obstructed there are going to be



We've recovered on behalf of riders from homeowners who have let their landscaping grow too high and businesses that haven't maintained safe driveways for their customers

If you know someone who's been in a bad wreck have them give us a call. We're going to be able to package their claim in a way that maximizes value and identify all potential sources of insurance coverage to make sure they get paid for what they have lost.



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More than 70 percent of drivers in Washington are underinsured. Some don't have any insurance. Many don't have enough.

The minimum liability limits in Washington are \$25,000 per person and \$50,000 per accident. They haven't been raised since the 1980s.

Knowledge is power. It allows you to make the right decisions for you and your family. (Knowledge is a cornerstone of selfdetermination...the polar opposite of totalitarian enactments.)

Here's some basic but important information about the main types of insurance coverage

Liability Insurance

In the last couple years Washington law changed. Liability insurance is now required for motorcycle riders.

Your auto policy won't provide coverage for you when you're riding your motorcycle. You need to purchase a motorcycle-specific policy.

The law only requires \$25,000 in coverage But that's grossly inadequate. The minir you need is \$1,000,000.

That's what you need to protect your assets. That's what you need to make sure that there's enough money to pay for someone else's care. That's what you need for yourself if you get hit by an underinsured driver

Purpose/Benefits of Motorcycle Liability Coverage

It's pretty rare that collisions with motorcycles cause injuries to occupants of cars or trucks.

But passengers and pedestrians are rable

(If you get into a wreck that's your fault, passengers and pedestrians can make claims against you.)

Buying liability insurance puts you on the right side of the law. It also has several other benefits.

1. Liability coverage provides asset protection. (But you have to buy enough coverage. More on that below.)

2. Liability coverage provides money for 2: Liability Coverage provides money for friends and family who get hurt because you made a mistake. Everyone makes mistakes. Who are we most likely to hurt? The people we care most about: passengers riding on the back of the maximum state. motorcycle, friends riding next to us in the pack, etc.

3. Liability coverage is kind of like the golden ticket: It allows you to purchase uninsured motorist (UM) and underinsured motorist (UIM) coverage. In Washington you can only purchase UM/UIM coverage if you have liability insurance and can only purchase UM/UIM up to the same amount of your liability coverage. If you're riding a motorcycle, UM/UIM is the most important kind of coverage to have.

Personal Umbrella Protection

can buy through a standard motorcycle policy. So they buy what's called a Personal Umbrella Policy (PUP). A lot of people want more coverage than they

(continued on next page)

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Insurance Rundown Maybe not a fun fact. But an important one: