

**The Guide to Protecting  
Motorcyclists and Their Families**

**WINSTON LAW SERIES**

# **THE FLORIDA MOTORCYCLE BIBLE**

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# **THE FLORIDA MOTORCYCLE BIBLE**

## **The Guide to Protecting Florida Motorcyclists and Their Families.**

By

**Bradley Winston, Attorney**

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## **FORWARD**

I am a biker and a lawyer. I've written this book to educate bikers about some critical aspects of being a Florida motorcyclist. I'll start with some tips on motorcycling generally, then walk you through some of the tricks and traps that the insurance companies will try to trip you up with if you're injured by the fault of someone else when you're on a motorcycle. I'll teach you a little bit about how to avoid those insurance company tricks and how to avoid a mistake that could ruin an otherwise good case.

My rider's association and many other motorcycle groups in Florida do lots of good for lots of people. If you're a Florida motorcyclist/biker that wants to protect your and your family, you should read this book.

## **DEDICATION AND DISCLAIMER**

As we ride, all of us try to be aware of the dangers from other motorists all around us. We use the "scan" to look at movements of cars as they approach our field of vision as we move down the road, both from the sides in changing lanes and in our mirrors, and by turning our heads. Sometimes we feel like we need to have eyes in the backs of our heads, and a well practiced, skilled, cautious rider is always vigilant of drivers and their cages and the injuries they present. However even with care, skill and experience; we can't always avoid a crash. We only control our own riding. Regardless of skill, awareness, vigilance and razor-sharp reactions; we tend to operate in an acceptable zone of risk no matter how we try to minimize that.

As they say, there are two kinds of bikers: those who have crashed and those who will crash. I've paid my dues in blood, pain and money. I get it. I understand.

Unfortunately, when we are able least able to withstand it and most susceptible to their influence, the insurance companies descend on us and try to stop us from getting justice. Unfortunately, in a civilized society, justice is measured in dollars. Bikers do not get treated fairly unless they demand respect and fairness when they are injured by arming themselves with knowledge and getting a professional in their corner who understands what they are going through and actually has an interest in helping them get their life back together and their bike back on the road. This includes physical, emotional and financial injuries.

This book will help you understand what you need to do both before and after a crash. Again, there are only two types of bikers: those who have crashed and those who will. This book is dedicated to the freedom of the road and the freedom to experience it in safety and in peace. As a board certified trial lawyer, I have dedicated my life to getting justice for my brothers and sisters.

This book is merely useful information for motorcyclists. It should not be taken as legal or medical advice. Each case is absolutely different and rides on its own facts. Before I have any attorney/client relationship with you, I must understand your individual circumstances. There's not an attorney/client relationship formed just because you're holding this book. If you're a rider and you have any kind of legal issue or question, contact an experienced motorcycle accident lawyer.

## Chapter 1 WELCOME TO THE RIDE

So you have decided to purchase a motorcycle, just acquired a motorcycle, or maybe you are a veteran rider with thousands of miles behind you.

I hope this book gives you a little insight to the wonderful world of two or three wheel motorcycling.

First and foremost, please take a Florida Motorcycle Safety Foundation approved Basic Rider's Course. Having a friend or family member show you how to ride a motorcycle is a disservice to yourself and outright dangerous. They may have all of the best intentions, but will miss vital important details which will allow you to build on a foundation of success.

The Motorcycle Safety Foundation hosts a website with links to riding schools in your area. Please visit <http://MSF-USA.org> for more up to date information.

Let's start at the beginning: Can you ride a bicycle? If the answer is no, don't even consider a motorcycle regardless of size until you can master a pedal bike. The skills you use on a bicycle will carry over to a motorcycle.

Another area to consider: are you prone to accidents or clumsiness? Riding a motorcycle takes attention to detail and is not for everybody. I have seen many individuals register for the Basic Rider's Course just to find out that motorcycling is not for them.

Speaking of the Basic Rider's Course; these are conducted in a classroom and range environment. You can expect approximately 4-6 hours of classroom and 9-13 hours of range time with practical exercises. Most schools will cover half the classroom course followed by half the range course one day. The following day will cover the second portion of the classroom which includes the written test and the second half of the range with a practical test demonstrating riding abilities. Passing scores on both the written and practical tests must be achieved to obtain the motorcycle endorsement.

Depending on class size, you may have one or two Rider Coaches and may or may not have a range aid. The Rider Coaches are experienced riders themselves and are very enthusiastic about teaching others. They have many miles and years of riding before becoming State Certified Rider Coaches.

The course will incorporate the latest principles in adult learning. In other words, you will learn by self discovery. Their job is to safely direct you by coaching you through the class and assisting you in discovering answers by seeing, doing, and feeling how a motorcycle responds.

Don't worry about being a little nervous the first day. The Basic Rider's Course takes novice riders from zero knowledge to parking lot experts quickly and mostly with great success.



The practical exercises are developed to each build on the skills of the previous exercise. Exercise 1 will introduce you to the bike; reviewing location and feel of the controls, how too safely mount and dismount a motorcycle, start/stop the engine, etc.

The early exercises will cover clutch and throttle control paying special attention to the “friction zone”. The friction zone is where power from the engine starts to be transferred to the rear wheel. Terms you will become familiar with “squeeze the brake, down wrist, roll on the throttle, head and eyes up, turn your head to see where you are going, etc”.

Later exercises move on to proper braking, stop and go, swerves, quick stops, lane changes, proper cornering and more.

The second day riders are introduced to limited space maneuvers by completing figure 8's in a restricted area. It may seem intimidating at first, but in no time you will master this. Although in all my years of riding I have never had the need to do a figure 8, the exercise teaches you counter steering which is used in U-Turns.

All through these exercises, your rider coaches will be there providing encouragement and suggestions to master the objective.

A word about the motorcycles you will learn on. A motorcycle used in the Basic Rider's Course is required to be less then 500cc in engine displacement. Most school use 125cc or 250cc size bikes. These bikes are light weight and very forgiving for the novice rider.

Most schools will provide the motorcycle, helmets, goggles, and gloves for the class. You are required to wear long pants and shirt, over the ankle shoes. After being involved with many classes, I recommend bringing your own helmet, gloves, and glasses to the class. Your own gear will fit you better and more importantly will be cleaner then equipment used every weekend for months on end. Check with your chosen school on what they require.

Once you have passed both the written and practical examinations; no further testing is required for your motorcycle endorsement. You will be provided your MSF Card and all is left is for you to visit your local Department of Motorcycles Vehicles (DMV) to have your driver's license updated.

I want to emphasize something here. Just because you have the endorsement on your driver's license, does not mean you are ready for rush hour traffic or interstate driving. Consider having the dealership or a friend drive your new motorcycle home for you. Riding a motorcycle requires skills practice even years after you have been riding. Start out in neighborhood and secondary roads before venturing out to challenging conditions.

The road less traveled will offer you more opportunity to enjoy motorcycling.

## NOW WHAT?

Congratulations! You passed the Basic Rider's Course with flying colors and you are ready for your first bike. Not all motorcycles are created equal. Let's look at the different styles and characteristics of each:

**Scooters:** The term scooter can cover anything from a "Hover-Round to an 800cc rocket. Most have automatic transmissions of some sort or another, two wheels, a contained engine, hidden storage compartments, and a step-through area. Scooters have gas-sipping thriftiness with some averaging close to 100 mpg! Any size scooter with an engine displacement greater than 49cc requires a Motorcycle Endorsement on your driver's license.



**Off Road Motorcycles:** originally manufactured and sold for use on natural terrain, generally have an engine displacement of less than 350cc. The MSF offers a Dirt Bike School. For information see [www.dirtbikeschool.com](http://www.dirtbikeschool.com)

**Dual Sport Motorcycles:** ability to go from city riding to remote mountain trails, many features of an off-road bike such as medium to hard suspension with the added safety features of a headlight and taillight and a quiet muffler.

**Sport Bikes:** speed, braking, cornering on paved roads, quick acceleration, and 100% thrill ride. You can find them naked (engine components showing) to bikes with complete body packages.

**Cruisers:** Low slung design with the driver sitting more upright, forward controls, representing motorcycle styling from the 1930s to 1960s. Many are customized to the owner's ideas and vision including saddle bags, windshields, loud pipes, etc.

Touring: If you are looking to rack on the miles, then the touring class is where you want to look. Many models boast some of the largest engine displacement with accessories that would put many automobiles to shame. Cruise control, two-way CB radios, trailer-towing capability.

Which is the right bike for you? Only you can decide on what type riding you see yourself doing.

## **VISITING A DEALERSHIP**

Motorcycle dealerships are in the market to sell bikes and make money. They are not necessarily here to sell you the bike best for you. In fact, they would like nothing more than to have you buy one bike today, just to bring it back in 3-6 months and purchase another.

My suggestion is when you visit a dealership for the first time, bring a friend who rides. If you have friends who ride different makes and styles of motorcycles, then make multiple visits to different dealerships. Take your Harley Davidson rider friend to a Harley dealer, your Honda rider friend to a Honda dealer, etc. Bike owners generally enjoy looking at new bikes themselves and shouldn't mind accompanying you.

When you walk into a dealership, the sales personal are sharks and you are the bait. You can bet they are also hungry. This is where your friend can run interference for you. Make sure you are upfront and tell the sales person you are on a fact finding mission today. If they really care about you, they will make themselves available to answer any questions regarding models and options. Sit on as many bikes as you can. The bike must fit you: seat heights, weight of the bike, handlebar reach are all factors you must consider. Will you be primarily a single rider or will you have a passenger?

V-Twin, 4 or 6 Cylinders, carburetor or fuel injected, chain-belt-shaft drive, 4 speed, 5 speed, or 6 speed. These words are going to become very important to you. Your research and knowledge is your best weapon when entering a showroom.

I normally recommend that new riders start out used first. Used bikes in almost new condition can be purchased for a fraction of the cost of new. If you are a cash buyer, you will be amazed at the deal you can make. For most people, motorcycles are a luxury item. When financial times get tough, people may need to liquefy some assets. A slightly used motorcycle may be the first to go.

Another advantage of used is if you ding the bike slightly, you won't be as stressed. Consider your first bike a training bike. If you take good care of it and made a great deal in the first place, you can expect to trade the bike in for what you paid for it. In essence; you road for a couple months for free.

Always remember though that buying used: “Let the Buyer Beware”, I once found a great deal on a used motorcycle for my son to learn on. After getting it home I found the fuel lines were held together with electrical tape, the plugs were in need of replacement and the bike needed some other unnoticed repairs. Don’t get me wrong; it looked good sitting still. It just cost me a few hundred dollars more to get it up to speed. Most owners are reluctant to throw you the keys for a test ride also. There have been too many of them see their bike go down the road never to return.

Some dealerships will offer demo bikes but these are few and far between. You might consider renting a bike for a day or longer. Finally consider visiting bike shows and other biker events like Daytona Bike Week. Many manufacturers bring a fleet of bikes for you to demo. Please be very careful if you have just completed the Basic Rider’s Course. These demo bikes will have much more power and weight than the ones used in your class.

Finally a word of caution for your new bike; I have seen many new riders go out and plop down large sums of money for the most powerful bike they can afford. The results can be shocking. Some sport bikes come from the factory approaching almost 200 horse power! Novice skills and extreme power do not mix. You have your whole life to progress to the top. Enjoy the ride getting there.

## Chapter 2 INSURANCE

Before you plop down your hard earned money for that new motorcycle, consider what insurance will cost you.

Cost of insurance is based on many factors: age, sex, time riding a motorcycle, area you live in, type motorcycle, engine displacement, and much more.

Male, under 25, novice rider and you want to ride that latest sport bike with 170 horsepower? Expect to pay the carrier big dollars.

In Florida you may or may not be required to purchase insurance. Let me try to explain this. Unlike a car, motorcycle insurance may in some cases be optional. While it's optional, it may not be wise to not carry insurance.

### What is Insurance?

When you buy insurance, you have a contract between the insurance company and you. You pay the premiums, and the company will protect you—even from uninsured drivers.

There are two major parts of your policy that you must understand: The *liability* coverage and the *uninsured motorist (UM)* coverage

*Liability* insurance protects your assets if you cause a wreck and hurt someone. The *liability* coverage you have will protect your assets from the person you injured. The insurance company will defend you (including hiring an attorney for you if you are sued) and pay the injured person up to the limits of the *liability* coverage you bought.

If you buy *Uninsured Motorist* insurance (*UM*) and a driver who has no insurance hurts you, then your insurance company will pay you damages up to the limits of UM coverage you bought. Since the other driver is uninsured, your company pays you. (Don't feel bad—you paid for this protection.)

UM coverage is also very important for another reason. If you are the victim of a "hit and run" and the other driver is never caught, your UM coverage will protect you. Finally, your UM coverage will also protect you if the other party has *less insurance* than you do. If you get hit by someone who bought a low amount of insurance (for instance, \$100,000 or less), your own policy will provide you protection up to the amount that you bought for yourself.

Why don't they tell you that?

## **Just How Much Uninsured Motorist Coverage Should You Buy?**

Buy as much UM coverage as your insurance company will sell you, plain and simple. *A Sample Insurance Policy "Declarations Page" is at the back of this book.*

Your insurance company must offer UM coverage to you in the same amount as they sold you Body Injury coverage, and you can even "stack" those coverages and multiply them for a separate and additional limit for each and every covered vehicle on the policy!

However, they may not tell you how *important* this is. Since they don't explain the reason why, you may have thought the agent was just trying to sell you something you didn't need.

Quite simply, buy the highest limits you can afford.

## Chapter 3 MOTORCYCLE RISK

How much risk are you willing to take on and what can you do to reduce this risk?

Everything in life involves risk of one level or another. Form something as simple as walking to the mailbox involves a small level of risk. On any given day there are potential hazards waiting outside the front door. Would you take the risk if there was a severe thunderstorm overhead? What about just light rain where the sidewalk is wet and slippery?

Apply these same common sense relationships to motorcycle riding and you should be very successful.

Let's look at what is commonly call the "Ladder of Risk". Stepping on one of the lower rungs we have only marginally increased our risk level. In fact, many would say you have not increased any level at all, but in actuality you have. Now let's climb that ladder a little higher. You are now 5 feet off the ground. How do you feel? There may still be part of the ladder to hold onto, but you have to balance yourself more and your footing may not be as stable.

What happens if you stand on the top rung of this ladder? How do you feel? Uncomfortable? If so what actions can you take to help mitigate your level of risk?



As we ride down the road there are many factors affecting our risk level. Some we have control over, others we may not. By being aware of these factors/hazards, we are better prepared to manage them.

Below are some common areas on the highway that you can be expected to manage on a regular basis. As you become better experienced, these risks are no longer high on your ladder.

**INTERSECTIONS:** Intersections will pose one of the higher risk areas you will encounter on a regular basis.

Multiple lanes coming together, left turns, right turns, cross walks, vehicles changing lanes at the last moment, and the slow speed of your motorcycle all come together.

You have traffic encroaching in your comfort zone area from all around. You must be especially watchful of traffic approaching from the rear. Trying to keep an escape lane available is difficult at best.

In addition to all the above, pay attention to the road conditions; intersections usually have an over abundance of oily residue left from cars and trucks. Add to the oil all the water from vehicles air conditioning working overtime in Florida and you have a slippery surface just waiting for you. Put your foot down and you will find it and your bike sliding out from underneath you. Roll over this goo with your tires and you have created a longer term hazard.

Awareness is your best offense and defense at intersections. Position yourself to be seen by others and to allow you to see around what is in front of you. Try to make eye contact with cars turning left in front of you. I like to turn my headlight in their direction if I think they don't see me.

Don't forget those painted surfaces either. Even dry they do not offer the same surface conditions as the regular road. After a Florida rain shower they become as slippery as ice.

**NARROW 2-LANE ROADS:** We all enjoy the country roads for riding; long stretches without encountering another vehicle for miles at a time. But what happens when we do have opposite direction traffic?

You must protect yourself from the driver possibly drifting into your lane. Unless you are riding in a group ride, consider moving over to the right side of the lane when passing opposite direction traffic. This is especially important when approaching an oncoming semi-truck. The amount of wind they throw off can be shocking.

Opposite direction traffic will also throw up road debris. Small rocks or sand is a nuisance, but larger material like a piece of truck tire coming your way can be disastrous.

**In-Town Driving:** Neighborhoods have the possibility of children darting out between cars; dogs attracted to you by the noise of your engine, blind alleys or driveways, doors suddenly opening, etc.

Children will be children and we must be careful whether we are on motorcycles or in cars. They don't understand the speeds we travel and their awareness of traffic is just not there. Signs of children in the area can be seen from toys in the front yards, bicycles, Children at play signs, etc.



## **Riding in the Rain**

An old Albert Hammond 1972 song goes something like *"It Never Rains In Southern California, But Girl Don't They Warn Ya"*

Well let me tell you, it rains in Florida! And you need to be prepared. First and foremost is the tread-life remaining on your tires? Minimal tread will result in poor traction.

The most critical time to ride in the rain is within the first 30 minutes or so after it starts to rain. Surface oils from the road will come to the surface reducing traction. It's best to find a place and wait the shower out if possible.

When riding in the rain, just slow down. Remember also that visibility will also be reduced. This applies to you and the other vehicles on the road.

Cornering will be greatly affected and the simplest way to adjust to this is slow down.

Another item is how the rain affects your windshield, face shield, or glasses. Some gloves come equipped with a wiper on the forefinger. If your gloves do not come so equipped, a wiper can be purchased to assist.

## Chapter 4 Proper Riding Equipment

You must remember, there are two very different types of riding equipment or gear and most dealers sell both right next to each other. Dealerships sell both safety and fashionable apparel. Proper training and attention to detail will help you choose the correct riding gear for your particular ride.

**HELMETS:** Helmets can be purchased in varying price ranges. You have to ask yourself: what is my head worth?

Let's look at the different parts of a helmet and its purpose.

1. **Hard Outer Shell.** This is your first line of defense in a crash. Its primary job is to keep sharp obstacles from penetrating your head and dissipating crash forces throughout the rest of the helmet. Most manufacturers use a fiberglass, carbon fiber or Kevlar material. Thickness and quality of material can vary.
2. **Expanded Polystyrene Inside Layer.** This is the absorbing material that fills the area between the outer layer and head. A comfortable padded layer will cover this providing minimal protection. Cut-outs for the rider's ears and possibly vents will also be evident.
3. **Helmet Retention.** No matter how good a helmet's reputation is, it is useless if it is not held in place. Chin straps made of a sturdy nylon material along with metal D-Rings are used to secure the helmet to the rider's head.
4. **Air Vents.** Not all helmets will encompass this feature but it is one you will want in Florida. Vents are able to be opened or closed depending on weather conditions.

Full-faced,  $\frac{3}{4}$  helmets, half-helmet, shorty's, flip-ups, etc. Manufacturers have developed many different styles to accommodate our riding styles.

A full-faced helmet will offer the most protection covering the rider's face and head, while a half-helmet or shorty will offer the least. Always look for a DOT Approved sticker on any helmet purchase. An additional Snell rating indicates the helmet has undergone further and more stringent testing.

Although most riders in Florida will tell you there is no helmet law, they are wrong. Florida has and regularly enforces their helmet law.

If you want to ride a motorcycle without a helmet, you must be at least 21 years old and have at least \$10,000.00 in medical coverage insurance. Under 21, you must wear a DOT approved helmet and this includes passengers. A bicycle or novelty helmet does not qualify!

If you plan on leaving the state of Florida, you are subject to the other state's riding laws. In other words, if you ride in Georgia, you are required to wear a DOT approved helmet. Fines can be stiff: up to \$1000.00 and one year in jail.

**EYE PROTECTION:** Some form of eye protection is required to operate a motorcycle. A windscreen/windshield is not satisfactory. Riders must wear some kind of eye protection such as glasses, goggles, or a flip-down shield. While prescription and sun-glasses may meet this requirement, they may not offer adequate protection from windblown sand, dust or pebbles blown into your eye.

Clear face shields, goggles or glasses should be worn at night.

**FOOTWEAR:** I love it when I go into a dealership and see ladies trying on the latest footwear with 3 inch heels or the gentleman trying on a pair of racing sneakers that match his sport bike. Save these for the runway models. .

Some key characteristics of proper footwear is a skid resistant sole with little to no heel offering over the ankle protection. This should be a minimum, additional wish list items might be waterproof, vented, zipper or tied entry, reflective surfaces, etc.

Your motorcycle shoes should provide excellent support to hold up your motorcycle with a wide surface area capable to repelling oil.

You will find all types and brands offered on-line, but you won't know how they fit until you have tried them on. Remember, you will be spending countless hours in these shoes walking many miles also. In addition to providing protection, they must also be a comfortable walking shoe.

**JACKETS/SHIRTS:** Years ago when I was visiting my primary care doctor, I carried my helmet in. After seeing me for what I was in for, she became very serious and started talking to me about my riding gear. Here I was with over 30 years of riding experience, what could this doctor tell me I didn't already know? What she told me changed the way I looked at riding a motorcycle in Florida.

Two words that I did not relate to riding a motorcycle got my attention fast: SKIN CANCER. We take for granted our riding season in Florida. Basically we enjoy 12 months of riding throughout the entire state. How many of us have hit the road with only a t-shirt on for protection. We all know that in the event of an accident, protection from road rash would be minimal. But have you ever considered the amount of sun and wind your body is receiving when we ride?

Between the sun itself and the wind, you won't realize how much sun you are getting until it's too late. Sun damage is cumulative, in other words the sun over the years adds up. Repeated sunburns can add up to melanoma. Protect yourself by wearing a long sleeve shirt as a minimum. If you must only wear a short sleeve shirt, make sure you have a good quality of SPF lotion on.

**JACKETS:** Jackets come in various styles and colors. Most motorcyclists prefer the standard black in color, but this may not be in your best interest. When a motorcycle is involved in an accident with a car, the car driver is often heard saying “I did not see him”. Wearing loud or light colors may help drivers see us better.

Jacket material can come in leather, nylon, or a Kevlar material. Padding or an anti-abrasive material can be placed in the contact areas: elbows, shoulders, and spine regions. You can easily find a fully protective jacket that will be comfortable in the summer and winter providing you with superior crash protection.

**GLOVES:** Motorcycle gloves are different than regular gloves. Generally motorcycle gloves are curved for easy gripping the controls with the stitching on the outside of the glove. They may come with gel padding on the palms to help reduce engine vibrations. Consider a waterproof glove if you will be riding in foul weather. Regular black leather gloves will leave a hard to remove dye on your hands after becoming soaked.

**PANTS:** Most of us wear jeans to ride in. Oh yes, there are those who ride in shorts. I dread the thought at what the road will do to their skin if they should fall.

In the event of an accident, what is between your skin and the road is your first layer of protection. There are various riding apparel available to you to cover all types of riding conditions. It's too late to purchase those riding pants with built in armor after you have slid down the road. Road rash is very painful and takes a long time to heal.

**RAINGEAR:** Riding in the rain is something to be expected in Florida. I will admit that if it's raining when I open my garage door, I will more than likely not take my motorcycle. There is just something bad about taking my clean bike out in the foul weather.

When I am riding, I always have rain gear stowed on my bike for both myself and passenger.

As with all the other types of riding gear, prices and quality can vary. I have generally found you get what you pay for. If possible, you want to look for a material that is both breathable and will keep you dry. It will need to fit over your riding clothes and should be bright in either color or reflective material.

Many times in Florida, after stopping to put my raingear on, I find I am riding in a portable sauna with the high humidity. Sometimes I have chosen to just get wet and enjoy the cool rain.

Additionally, your raingear can be used as another layer to keep you warm if needed.

## Chapter 5 Riding Strategy

Do you just plan on going out and hoping on your bike and riding? That would be fine if you were the only one on the road, but it's not realistic.

Someone once told me: "some days you are the windshield, other days you might be the bug"

You don't ever want to be the bug. Some simple planning and riding techniques can keep you from becoming splatter.

First of all let's talk about a pre-ride bike inspection. On a motorcycle we don't have the luxury of carrying a spare tire, jumper cables, large tool selection, etc. Actions you take before every ride will help ensure a safe ride.

The Motorcycle Safety Foundation has come up with the acronym of T-CLOCS to help remind you of what to look for in your pre-ride inspections.

T – Tires and Wheels. Overall condition of the tires, tread life remaining, air pressure, brakes. Tire pressure should be checked prior to each ride. Inspect the tires for foreign objects (nails, screws, etc). If your tire pressure is unusually low, a nail could be the cause.

C – Controls. Cables, hoses, levers. Do they all move correctly, any indication of leakage or fraying? Adjustment of the levers?

L – Lights. Headlights, brake and turn signals. You don't want to find out your headlight is burned out after the sun goes down. I always carry a spare headlight just in case. Many bikes are designed for easy replacement. Also check the housings for any cracks or bad seals. Water hitting the hot bulb will generally result in bulb failure.

O – Oils and other liquids. Generally our first sign of an oil problem is that small puddle we find after moving our motorcycle out of the garage. Check both quantity and quality of the oil. Oil change interval varies between manufactures and style of bike. Check your owner's manual for both. Brake/Clutch fluid levels and finally gas level if your bike is not equipped with a fuel gauge.

C – Chassis. Check for rust, paint lifting away from the surface, shock absorbers (travel in both directions), drive belt or chain, loose bolts or fasteners, etc.

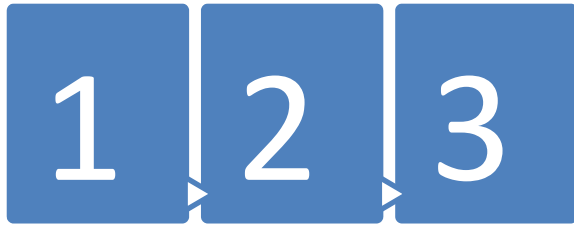
S – Side/Center stand. Your stand may support your motorcycle, but when was the last time you checked the spring holding your stand in place while riding? You don't want a stand to fall down while riding.

These checks only take a few minutes to complete, but may save you hours sitting on the side of the road. I have been completely dressed for a day of riding only to find a nail in my rear tire

I was not aware of. I was not sure of any leaking air, but decided to just leave the motorcycle in the garage and take my car to the destination.

Let's discuss what you as a rider can do to reduce your chances of being in an accident.

**Lane Position:** A motorcyclist will generally divide his/her lane into three parts and then proceed to use all three lanes to their benefit.



Depending on road conditions and traffic, a rider will choose which area of the lane to ride in to give them the best view down the road. Also consider which lane will give other drivers a better view of you.

Lane 1 will generally place you in the driver's side mirror. Your headlight will be shining towards them making them aware of your presence. This position allows you to look ahead of the driver in front of you allowing you to increase your scan area. This position may also hold the most oil residue on the road.

Lane 2 will place you directly in their rearview mirror. This position creates more cushion to either side of you but limits your visibility down the road. If you are riding too close, you may not be able to respond to road debris before it's too late. Cars will generally ride over something down the middle of their car, leaving you no opportunity or little time to respond.

Lane 3 provides some of the same benefits as lane one but may remove you from the driver's side mirror. This position does keep you farthest from opposite direction traffic and the wind thrown off from them.

Utilize your whole lane. Your goal should be to see further down the road while keeping an area of time and space between you and other traffic.

### **Assume you are invisible**

I have asked several riders what they do for riding strategy. I was surprised at the answer one rider gave me. He said always assume you are invisible to other drivers. You must be prepared for them to turn in front of you without notice. Automobile and truck drivers are much more apt to be distracted than motorcyclists. Cell phones, texting, passenger conversations, eating, loud radios, etc all distract a driver.

Clothing will play an important factor in other drivers seeing you. The florescent orange, red and green seem to get noticed first. Next would be the lighter colors – yellows and whites. The color of your helmet will also get noticed. I have found that my chrome finished helmet seems to reflect light best. Also having a windscreen or windshield may aid drivers in seeing you. Light is reflected off these surfaces allowing drivers to notice you.

**Loud Pipes Save Lives.** I have heard this argument for years but have yet to see any proof to this claim. Those who will hear loud pipes are generally the cars behind you as this is where the exhaust is aimed. It does nothing for the auto turning left in front of you. Speaking of loud pipes, many communities are now imposing restrictions and hefty fines to motorcyclist who use excessive noise. Please respect your neighborhoods.

**Rainshowers.** If you ride in Florida, you are going to get wet. Bright rain gear made for motorcyclists is a must. The only problem is sometimes it is like wearing your own private sauna. You may be just as wet from perspiration as you would be from the rain. Also remember that right after a rain starts is the most dangerous for a motorcycle. The oils left behind on the roads will rise to the surface and reduce traction. It may be best to use this time for a refuel or break. Give it 30 minutes for the road oils to wash off then return to your ride.

**Bright Lights.** Fog lights, driving lights, running lights, flashing brake lights: I have them all. Just be aware of the possible battery drain. In daytime driving I generally run with my high-beams on. I want everybody to see me. Another popular item is a headlight modulator. This causes your headlight to go from low to high during the daytime hours. It is a real attention getter for oncoming traffic.

**Watch the Other Driver.** Look at where the other driver is looking. They can give you a hint to what their intentions are. Do you notice the driver who keeps looking at his side mirror? Maybe his upcoming turn is approaching. Are they talking on the cell phone or otherwise distracted? Maybe you should give yourself a little more cushion between them and yourself.

**Lane Positioning.** This is different than dividing the lane into three portions. This is where does your bike fit into the traffic flow. Are you in the driver's blind spot? If so, move! Remember: you are invisible to other motorists. Take action to be seen.

**Always have an OUT.** As I ride down the road, I always play the "What If Game". What if this driver drifts into my lane? What if this driver slams on his brakes? What if something falls from the truck I am behind? You should always have an escape route available to you. Time and space are your allies when riding. Keep them fluid and available to you at all times. Don't get trapped into an inescapable situation.

**Dress In Layers.** Yes, we enjoy almost 12 months of motorcycling a year here in Florida. But it can still get cold or extremely hot. Dressing in layers is the best strategy to enjoy your ride. It's very possible to leave early in the morning with temperatures in the lower 40's and by mid afternoon experience the middle 80's. When we say dress in layers, this allows you to pull off a



layer at a time to remain comfortable in your ride. With temps low, I normally leave the house with a t-shirt, long sleeve shirt, sweat shirt, and riding jacket. As the temperature rises, I can remove a layer at a time to enable me to stay comfortable.

During summer months I find that the type of clothing material I wear will make or bust my ride. I try to find shirts made of a material to wick away moisture underneath my summer riding jacket. During extreme warmer temperatures I wear a cooling vest (a light weight vest that is soaked in water to keep the rider cool as the winds blows over it).

Speaking of summer riding, always keep plenty of cool water available. I use a camel-pack to drink water on longer rides. This helps keep me refreshed and alert during the hottest weather.

**SCAN, SCAN, SCAN.** If automobiles don't see us, it's our responsibility to see and avoid them. During the MSF Basic Rider's Course you were introduced to the 2, 4, and 12 second scan/following rule. This needs to be your standard operating practice when riding a motorcycle. It will also help when you are in an automobile.

The 2-second scan or following rule is what is in your direct path of travel. This is the closest you should follow another vehicle if the road conditions are absolutely perfect. You must be able to swerve or break for obstacles in your path.

The 4-second scan provides more of a safety cushion. You can react to situations without them becoming an emergency.

The 12-second scan/following rule allows you to detect obstacles that may become a factor. You can develop a plan of action if needed.

When we speak of time following, it's simple. Pick out a point ahead that the vehicle you are following will pass. After the vehicle passes it, start counting: One Thousand One, One Thousand Two, One Thousand Three, etc.

**BRAKING.** I get a kick out of watching riders ride their bikes with two fingers covering the front brake. In the event of an emergency stop, these two fingers are no match for all four. You should practice quick stops regularly utilizing both your front and rear brakes all the time. The front brake can provide up to 70% of the stopping power needed. Get into the habit of using both brakes all the time. This will prepare you for the emergency stop when needed.

Remember, as you brake, also downshift into lower gears. If you were to come to a stop in high gear and need to move out someone approaching from the rear, you may not be able to. As the bike comes to a stop, you should be shifting into first gear.

Manufacturers will tout their stopping distances in the bike's statistics. Please remember that this is under ideal conditions where the rider knew he was going to stop at a precise point. We don't have that luxury.

A couple of factors come into play when you need to brake suddenly.

First you must be continually scanning and actively searching. Second you must recognize the hazard which will cause you to brake. Third is the time it takes for your brain to tell your hand and foot to apply the brakes. And finally the distance needed to stop.

At 60 mph you are traveling approximately 88 feet a second. Using the above scanning, searching, analyzing, and finally telling your limbs to apply the brakes: 1-4 seconds may pass, or 88-352 feet before you are even applying the brakes. If your bike can stop in 140 feet from 60 mph, then you just traveled over the length of a football field before stopping.

Here is something else to think about. How much distance does that semi-truck behind you need applying the same rules. If he takes longer than you, then you are nothing more than a speed bump to him.

**SWERVE.** There are times when a swerve may be more beneficial than a quick stop. The most important item to remember here is not to brake during a swerve. You want all your tire traction devoted to swerving. You can brake after you have passed the obstacle.

**NO-ZONE.** The No-Zone is that area around large vehicles where the driver may not see you, or the wind turbulence thrown off may cause you problems.

We generally encounter this when passing large semi-trucks both going with them and opposite direction on two-lane roads.

When passing large cargo carrying trucks, it's best to get around them as quickly as possible. You don't want to be in the vehicle's blind spot in case he decides to change lane suddenly leaving you only the shoulder of the road. I get nervous when I get stuck next to them. Just look at all the blown road tires along the highways. One of them blowing up next to you could spell disaster.

As you're going around a truck, prepare for the wind blast you will encounter as you reach the front. These big rigs are pushing a lot of wind out of their way.

You also don't want to follow too close behind. As mentioned earlier, trucks will go over an obstacle without thinking about it, leaving you no time to react. Worse than that, the obstacle could become airborne.

Finally you want to avoid the area right in front of a truck. Due to his height, he may not be able to see you let alone brake in time to avoid rear-ending you.

## **TAIL GATE DRIVERS**

When I ride my bike, I enter a level of Zen that is hard to describe. There are some days that the bike and I become one, especially on those open stretches of road with long sweeping curves going on for miles on end.

Then there are the days where an automobile driver gets behind me a little too close. At first I notice him back there just as an annoyance, then he becomes a safety concern. What would happen if I suddenly have to stop? Would he be able to stop in time behind me?

I don't know why some people like to ride so close behind another vehicle. Maybe they are just not aware of the dangers?

Sometimes you are limited in how you can handle a tailgating driver. The best option I tell people is to pull over and allow the inconsiderate motorist to continue on, this allows me to return to my Zen state of mind quickly.

If you are not able to pull over, give yourself plenty of room in front, just in case you have to come to a sudden stop. This gives you more stopping room. Be prepared for the driver to make a sudden attempt at passing you also. His decision to pass may or may not be in a legal passing zone either.

## **FINALLY**

Each of us has our own definition of a successful motorcyclist. I define one who rides within his or her own abilities at all times. A rider who practices the strategies needed to be a safe rider.

## Chapter 6 Group Riding

Group riding provides a level of satisfaction hard to describe in words. It provides safety, companionship, comfort, and more.

First you must decide what type of group you plan on riding with. There are certain rules that govern the dynamic of group riding that you should be aware.

Group riding is a great way to spend the day with old and new friends. Before embarking on a group ride, make sure you have plenty of time riding solo first. You should be able to handle your motorcycle on your own before attempting to ride within a group.

Before you ride with a group, make contact with the group's leader to discuss how the group rides and whether their riding style fits with yours. A sport bike may not enjoy riding with a group of cruisers and vice versa.

Does the group choose to ride mainly on secondary roads or main highways? What speed can I expect to cruise at? What distance do they ride between breaks? Is it an organized ride or a mob ride?

These and more questions need to be answered before you attempt to ride with a group. You might first ride with just one or two friends before entering a group ride.

Most groups have a Leader who organizes the ride. They should brief the group before the ride describing the route you will take, road conditions to be expected, speeds, hand signals to use, and who will be the sweeper.

Most groups use a staggered police formation to ride in. This provides each bike with greater visibility and mobility.

[http://www.hammondhog.com/Files/Safety/HOG%20Group%20Riding%20Tips/group\\_riding\\_staggered.pdf](http://www.hammondhog.com/Files/Safety/HOG%20Group%20Riding%20Tips/group_riding_staggered.pdf)

**NOTE:** See the above listed web page to create something similar in this book.

Most groups are organized by social interests, bike similarities, motorcycle brand, etc. There should be a group available for your interests.

There are several hand signals that group riders may use to communicate with each other.

## HAND SIGNALS



Start your engines



Stop



Go ahead and pass me



Bikers ready



Hazards on the road



Don't pass me



Stop your engines



Turn off your turn signals



Single riding



Left turn



Slow down



Staggered riding



Right turn



Speed up



Time for a pit stop

## Chapter 7 What is a Crash?

Quite simply the definition of a crash or accident is the coming together of factors at the precise moment in time to create an accident. By removing just one variable, we may be able to prevent a crash.

In recent years, the United States has seen substantial increases in motorcycle ownership. What was once seen as a fringe element of society has now become mainstream. Motorcycling in the early 60's and 70's was seen as a cheap means of transportation. With the oil embargo of the 70's, the popularity increased because of economics of the time.

Today; ownership and ridership is more of a luxury icon looked upon as being successful. All levels of society are represented. Students who have discovered an inexpensive means of transportation or the Congressional Representative who dons his leathers for the weekend ride with friends; motorcycles are mainstream.

In 2006, there were almost 6.5 million motorcycles registered in the United States. This is almost double the number from 1990!

With such an increase of popularity, there has also been an increase of motorcycle fatalities. In 2007, over 5,000 motorcyclists were killed in vehicle accidents. This is over a 7% increase from 2006, and over 100% increase since 1990.

Since the repeal of the helmet law in 2000, the number of fatal crashes for every 10,000 registered motorcycle increased by 21%, suggesting motorcyclists without helmets are more likely to suffer serious and fatal injuries. ([www.ridesmartflorida.com/dataandstatistics.htm](http://www.ridesmartflorida.com/dataandstatistics.htm))

32% of motorcycle fatalities were related to traumatic brain injuries between 2007 and 2009.

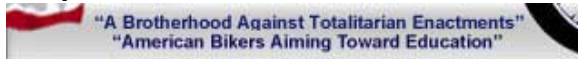
In 2008, 41% of fatal motorcycle crashes involved alcohol.

Florida Traffic Crash Statistics Report 2010  
( [WWW.FLHSMV.GOV](http://WWW.FLHSMV.GOV) )

	2009	2010	Change
Motorcyclists Killed	376	350	-6.91%
Motorcycle Pass Killed	26	33	26.92%
Motorcyclists Injured	7,435	6,686	-10.07%
Pass. Injured	767	725	-5.48%
Motorcycle Crashes	8,313	7,484	-9.97%

After reviewing the 2010 Florida Traffic Crash Statistics, the overwhelming contributing cause of crashes was Careless Driving and Alcohol-Under Influence. The bottom line here is "Don't Drink and Drive". So what happens if you are involved in a crash?

## Chapter 8 ABATE



### WHO WE ARE

We are a non-profit organization of motorcycle enthusiasts from all walks of life. We lobby and educate the government and the general public to promote motorcycling in a safe and positive image. We endeavor to enlist the cooperation and participation of all organizations and individuals that share a similar interest in preserving our American tradition of FREEDOM. We promote motorcycle safety, training, & political awareness. We ARE NOT A CLUB OR A GANG. We fund our work through tory runs, poker runs, campouts, and other motorcycle activities. We are your neighbors & friends who work, pay taxes, and get involved with our community. We serve and support our country and believe in freedom. We use all legal means to protect our right without infringing on the rights of others.

ABATE of Florida, Inc. is incorporated under the laws of Florida as a motorcycle rights organization or "MRO".

ABATE of Florida, Inc. currently is the only political MRO in Florida representing the interests of its members and the motorcycling public at large.

ABATE of Florida, Inc. is dedicated to securing and protecting the rights of all motorcyclists in the state.

### The ABATE of Florida, Inc. Mission Statement

**We will lobby and educate the government and general public to promote motorcycling in a safe and positive image.**

The corporation has retained the services of a full time lobbyist.

It is the duty of the lobbyist to coordinate with the Board of Directors on matters of legislative interest and to put forth these interests to the legislators in Tallahassee.

The lobbyist works closely with the Legislative Trustee and the state Board of Directors to formulate favorable bills and pursue getting the bills enacted into law.

The lobbyist is also responsible for finding a willing and suitable sponsor in the Florida House and Senate for the aforementioned bills.

ABATE of Florida, Inc. has copyrighted a Motorcycle Safety and Awareness Program ("MSAP"). The program is designed to be presented in schools and other public forums to better educate students and general public. ABATE of Florida findings show a greater need for

public awareness due to the increased numbers of motorcycles on the streets and highways of Florida.

**We will endeavor to enlist the cooperation and participation of all organizations and individuals who share a similar interest in preserving our American tradition of freedom.**

The corporation through its chapters enlists the talents of its members to promote a positive public image and lobby at the local level by contacting their respective legislators.

The corporation aligns itself with other organizations and individuals who are pursuing the same rights and freedoms as guaranteed by the Constitution of the United States and the State of Florida.

**We will involve ourselves in fund raising to achieve our goals.**

The corporation raises money from memberships and fund raising events at both the state and chapter level.

At the state level, the main fund raising event is the campground during Bike Week in Daytona, FL.

The chapters hold fund raising events throughout the year across the state and use these funds to help the state organization pursue its goal at the local level.

To find your local ABATE Chapter, visit <http://www.abateflorida.com/chapters.shtml>

## **History of ABATE**

In the beginning:

Back in June of 1971, a new and exciting motorcycle publication was introduced - EASYRIDERS - a motorcycle magazine for the entertainment of adult bikers. This came into existence by the hard work of Lou Kimzey, the Editor, along with the owner of Paisano Publications. Along with Lou were Mil (Hog Expert) Blair, Editor-at-Large, and Joe Teresi, senior Editor. Joe was the one who came up with the needed funding to get things running smoothly. He was owner of D&D Distributor, later known as Jammer.

About the same time that EASYRIDERS got underway, an organization by the name of NCCSI (National Custom Cycle Safety Institute) got going. Joe Teresi was Vice President of this group. This organization was for manufacturers and distributors. Their main function was to come out with their own safety standards for custom parts. They concentrated mainly on custom front ends and frames with raked necks. They are credited for keeping a lot of junk off the market and were able to keep Big Brother at arm's length.



In Issue No. 3, October 1971, EASYRIDERS started a non-profit organization just for bikers. It was called NCCA (National Custom Cycle Association). At the time, dues were \$3 for a one-year membership. One must keep in mind that back in 1971, no other motorcycle magazine except Roger Hall's "Road Rider" was even giving an inch of space to anti-bike legislation. Yet Lou Kimzey saw fit to take on the extra burden of starting a motorcycle rights organization.

It wasn't long until Lou changed NCCA to ABATE (A Brotherhood Against Totalitarian Enactments). Lou came about the Eagle logo in an old civil war publication. The eagle is one of the largest birds, and a strong flier. It has long been used as a sign of power, courage, and freedom. The American Bald Eagle is not only our logo, but is the official emblem of the United States. Its picture is on the Great Seal of the U.S., the President's flag, some coins and paper money. Our logo with the 13 star shield is truly worthy of our cause, and our founders foresight.

In early 1972, Keith Ball arrived on the scene at EASYRIDERS. He became Associate Editor of EASYRIDERS and Director of ABATE. Through the work of Keith and the guidance of Lou, ABATE started area coordinators in different states to help organize bikers so that they could better represent ABATE on the local level. This also helped form a better line of communication. From this mushroomed a sophisticated network of state and county chapters.

It should be noted that the little funds that ABATE had in the early days went to hiring an engineering firm to determine whether a raked front end or an extended front end was safe. This resulted in two lengthy documented reports, complete with engineering drawings that established proof that they were safe. This allowed bikers to fight "unsafe vehicle" tickets in court with scientific facts - not just opinions. EASYRIDERS, on behalf of ABATE, also picked up the tab on a test case concerning an extended front end being unsafe. From 1971 to 1974, most of ABATE's efforts went into fighting such laws. Had it not been for the efforts of ABATE - EASYRIDERS in the early 1970's, choppers would have been outlawed.

In March 1977, ABATE, through the help of the staff at EASYRIDERS, held a State Coordinators meeting in Daytona, Florida. It was decided as a matter of policy that ABATE, nationwide, as a lobbying organization, would discourage back patches on cut-offs. This was decided as necessary in order not to be misjudged as a "club", either by outlaw groups, police, or Joe Citizen. At this meeting it was also decided that it was about time ABATE got organized, with a charter, bylaws, etc. Nominations were held, and five State Coordinators were elected as a steering committee to take ideas from all the members and chapters, and boil the results down to a charter and bylaws. Fuzzy Davy from ABATE of Virginia was elected spokesman of the steering committee along with Donna Oaks of ABATE of Kansas, Russell "Padre" Davis from ABATE of Pennsylvania, Wanda Hummell from ABATE of Indiana, John "Rogue" Herlihy from ABATE of Connecticut. A meeting was set up for Labor Day at the second national ABATE get-together in Lake Perry, Kansas. This gave the new steering committee seven months to get everything together.

At the Kansas meeting, Lou Kimzey could not make it because of a sudden illness. In his place he sent Keith Ball, Joe Teresi, Pat Coughlin, a union organizer, and Ron Roliff, business agent of the

MMA (Modified Motorcycle Association). A hall was rented by EASYRIDERS so that a professional meeting could be conducted. At the meeting a proposal for a new national organization was presented by the people from EASYRIDERS. In this proposal was a five member board of directors. A problem arose when it was learned that none of the board would be made up of any of the state coordinators or any ABATE people, but would be composed of people from California, led by Ron Roliff of the MMA. This intimidated a lot of hard working ABATE people. Also, none of the recommendations of the ABATE steering committee were considered.

After a lot of in-fighting, the state coordinators were asked to send what they thought should be changed and to submit their ideas to Lou Kimzey. Lou had sent around a letter explaining that he was sorry that he had missed the meeting in Kansas and that he was scheduling a meeting in Sacramento in October 1977. Lou paid the air fares of the steering committee members (5), put them up in a hotel, and then attempted to explain how and why things had gotten out of hand. Unfortunately, ABATE people who had not been invited to this meeting provoked uncalled for attacks against Lou and EASYRIDERS. Lou had tolerated a lot of mud slinging concerning forming a national organization; thus he stated to the people attending the meeting that he and EASYRIDERS were relinquishing the organization to the people attending the meeting in Sacramento.

Out of this mess two national organizations were formed: one in Sacramento; the other in Washington, D.C.; the latter being formed by all the state ABATE organizations. In March 1978, ABATE chapters held another meeting in Daytona. The Sacramento people sent Pat Coughlin with another proposal. It was rejected by the ABATE organizations attending. At this meeting the ABATE chapters were told that the Sacramento group was not going to change its name (National ABATE) and was going to go on doing business as usual. It was decided that the D.C. based national organization that was formed by the state organizations should be dissolved, thus doing away with a lot of the hassles taking up everybody's time, and that the states should get back to doing the business that were formed to do - fight state anti-motorcycle legislation.

ABATE formed five regions in the country, each region having about 10 states. Each region has a Regional Coordinator who coordinates information between the state ABATE organizations. Each ABATE state organization is now independent and on its own. Because of all the hassles of trying to form a national organization, the trusts and funds needed, the probability of another attempt at forming a national organization is most unlikely. In the meantime, ABATE people all over the country are taking care of business as always, and no matter what happened, they will be there taking care of business.

## Chapter 9 Tricky Insurance Companies, Meaningless Lawyer Advertising, and Frivolous Lawsuits

I am sick and tired of insurance companies taking advantage of people before they have had a chance to talk to an attorney. For years, one major insurance company encouraged claimants to not even talk to an attorney before settling a claim. They used fear (the lawyer will take one-third of this check we're about to pay you just for talking to them) to dissuade people from getting good advice.

Guess what? You may not need an attorney to represent you in your case! No one, however, should settle a case without understanding "the system."

Typically, for example, the insurance adjuster isn't going to tell you that you *might* have to turn around and take the check the insurance company just paid you and pay it to your health insurance company. They don't care about you.

That adjuster just wants to close the file and get you to release all of your claims.

Here are some other tactics I've seen insurance companies use just to wear you out and get you to go away:

1. **Deliberate Delay.** They know that often you are in a financial squeeze. Even if you have good health insurance, the fact that you aren't working may make it difficult to pay co-pays and deductibles. The insurance company knows you are getting dunned by doctors, so they take their time with your claim.
2. **Requesting Unnecessary Information.** Insurance companies will insist that you track down every little piece of information before "we can evaluate the claim." Even if the information they are now asking for would not add a penny to their offer, they are happy to wait another six weeks for you to track it down. Meanwhile, they are earning interest on the money they are *not* paying you.
3. **Disputing Medical Treatment.** Even though I've never met an adjuster who went to medical school, adjusters seem to know just what treatment is right for you! Usually, they "know" that you were over-treated because "our computers say you should have been better by now."
4. **Nickel and Dime the Medical Charges.** Think about it. If they shave just 5 percent off your claim and do that to the millions of claims made each year, they get richer.
5. **Misrepresenting Insurance Benefits.** This is a big one. They tell you that there's only \$100,000 in coverage. We file suit and "magically" find an umbrella policy! Don't you think they knew that just by looking on their computers before we filed suit? Of course they did.

6. **Acting Like Your Friend and Making False Promises.** Watch out for the adjuster who befriends you, shows up at your house, and promises to pay your future medical bills. This is a tactic to stop you from hiring a lawyer. (Believe me, they won't come around to your house once you have a lawyer.). Those future medical bills? Well, they'll pay them until their computer says "Too much! Too much! This claim is costing us too much."

I wrote this book so that you can be empowered.

I am also sick and tired of outrageous lawyer advertising in which lawyers with a reputation for handling hundreds of cases at a time make promises that can't be kept or equate your injury to "cash, cash, cash." Did you notice that almost all of the attorney ads in the Yellow Pages claim personal injury expertise? There are lawyers who *never* go to court, settling each case for pennies on the dollar. The insurance companies know who they are, *and so should you*.

Frankly, I am also tired of lawyers who file frivolous lawsuits, because frivolous lawsuits hurt everyone by delaying real claims from getting to court. If you are looking for a lottery win, look elsewhere. If you are looking to never have to work again because someone tapped you from behind at a red light, look elsewhere.

My firm handles legitimate claims for legitimate claimants. No "quick cash for your pain" here. Sorry.

## Chapter 10 What Is a Personal Injury Case?

Just what is a personal injury case?

Lawyers say that they do “personal injury cases” or “accident cases” or “wrongful death cases,” and yet my best friend tells me that he does not think that everyone understands exactly what this means.

Indeed, people who have known me for years will ask me for a referral to a car/motorcycle accident attorney! They do this even though I think they know exactly what it is I do.

A personal injury, car/motorcycle accident, or wrongful death case is any type of claim in which a person has been injured or killed due to someone else’s carelessness. If the only damage in your case is that your car/motorcycle got banged up, then you don’t have a personal injury case—but you may have a property damage case. We do not handle property damage cases, but there are many lawyers who do. If you and your car/motorcycle have both suffered an injury, then you have a personal injury as well as a property damage claim. In those circumstances, either your insurance company or the other party’s insurance company will usually take care of the property damage claim.

If someone’s negligence causes the death of another, then this is called a “wrongful death” claim. The law of each state or jurisdiction differs significantly regarding what can be recovered in a wrongful death case. You need an attorney who understands the specialized wrongful death laws of Florida.

Just because you were hurt doesn’t mean you are entitled to money. You must prove that someone else was negligent or careless and that it was that person’s negligence or carelessness that caused your injury. If you fail to do this, you lose. If you sue the wrong person, you lose. If you wait too long to sue, you lose. If you had an injury *before* the accident, then you are entitled to be compensated only to the extent your injury is now worse.

In Florida, if you were in any way at fault, your percentage of fault is deducted from the jury award—you lose that. This is known as the law of comparative negligence. This means that if the “other guy” was 50 percent at fault and you were 50 percent at fault, then you can recover only half of your damages. In certain instances, such as where you were intoxicated when injured and contributed to causing more than 50 percent of the comparative fault, you can’t recover anything at all. In other instances, other people than the defendant can have percentages of fault attributed to them, and you will not collect that percentage of your damages from the defendant either.

Before we accept your case, we must be able to understand clearly what the roles of everyone involved are and who may be apportioned fault, including yourself.

## **Chapter 11 The Five Deadly Sins that can Wreck Your Injury Claim**

### **1. The Client is Referred by a Lawyer to a Doctor or Chiropractor**

Some local judges call this “service” provided by some lawyers “the kiss of death” to a claim. One longtime Florida attorney was disbarred because he referred clients to a chiropractor and then told his clients to lie about the referral when asked in deposition.

The problem is that jurors are highly suspicious of lawyers and doctors who have referral relationships. While the client may not know how many of that lawyer’s clients have been referred in the last twelve months to a particular doctor, you can bet that the insurance company knows or will find it out. How credible do you think that doctor’s testimony will be when the jury finds out that he treated fifty patients from the same lawyer last year?

Are there exceptions to this rule? Yes, there are.

You may have a very particular need for a doctor with a special expertise. It is perfectly legitimate for the attorney to make that suggestion/recommendation. If every client, though, is getting referred to the same chiropractor or orthopedist, that is a huge problem. So be wary of the attorney who has a stack of doctor/ chiropractor cards in easy reach. You need to ask the right questions and fully understand the business relationship, if any, between that attorney and the doctor.

### **2. Hiding Past Accidents From Your Lawyer**

Once you begin a case, the other side will be interested in knowing how many past accidents you have been in. The reality is that they probably already know the answer or have easy access to that information. All insurance companies subscribe to insurance databases, and often the only reason they ask you this question is to find out if you are an honest person.

If you have been in other accidents, your lawyer can investigate this and make a determination as to whether this is a valid problem in your case. If you do not tell your lawyer, however, and you misrepresent your accident history to the insurance company, then it is almost guaranteed that you will lose your case.

One former client told us that she didn’t think she needed to disclose prior accidents to us because “it didn’t matter.” The insurance company already knew, and when its lawyers told the judge, the case was lost. While we could have dealt with a past accident had we known about it, the mistake cost our client \$75,000.

Another client gave our confidential analysis of the good parts and bad parts of her case to her father. He gave it to his insurance company, which gave it to the defense lawyer. Bye-bye, case!

Confidential means CONFIDENTIAL.

### **3. Hiding Other Injuries**

You must be up-front and honest with your attorney about any injuries that occurred before or after an accident. Again, if you saw a doctor or other health care provider, there is a record that the insurance company will find. Your lawyer can deal with this if he or she knows about it. If you lie about it and the insurance company finds out, then your case is over.

Remember: there is no privacy in America today. When you make an insurance claim, your life becomes an open book. If your doctor keeps “two sets of records” because he or she has been treating you for years and you don’t make sure that we get *all* the records, we’ll fire you. Simple as that.

### **4. Not Having Accurate Tax Returns**

In almost every case, a claimant will have lost income because of the accident. You will be able to claim lost income only if your past tax returns are pristine. You don’t want to risk going to jail by claiming a loss of income only to have your past tax returns not back up your claim. Again, being honest with your attorney is the only way to be because it can be dealt with if he or she knows about it.

Be aware that you will most certainly be required to produce your tax returns if you file a lawsuit and claim lost wages. If you are a liar and a cheat, this will come back to haunt you in your injury case, and I don’t want my name associated with liars and cheats.

### **5. Misrepresenting Your Activity Level**

Insurance companies routinely hire private investigators to conduct videotaped surveillance. They also troll YouTube and other social networking sites or “Google” you. If you claim that you cannot run, climb, or stoop and you get caught on videotape doing any of those activities, or if you brag about your break dancing abilities on the Internet, you can forget about your claim.

There is no explanation (other than “You got my brother—not me!”) that can overcome the eye of the camera. One of our former clients claiming a “back injury” got caught on his roof repairing shingles. That didn’t look too good, and I fired him as a client when I found out.

## **Chapter 12 Our Cases and Verdicts**

Here is a sampling of cases we have handled (others are at our website at [www.WinstonLaw.com](http://www.WinstonLaw.com)). Remember that each case is different. This is not a representation of what *your* case is worth.

All lawyers with any experience have won cases they probably should have lost and have lost cases that they fully expected to win. Our firm is no different in that regard. Once a case is in the hands of the jury, it is out of our control.

We do believe, however, that significant trial experience in big cases is one factor that people may use to choose one attorney over another. Many of our clients have told us that this is true.

With these disclaimers in mind, here are some of our results:

**Motorcyclist loses limb and suffers internal injuries in accident; medical providers' negligence during treatment renders motorcyclist quadriplegic—Settlements obtained exceeding \$6 million. – Bradley Winston, Esq.**

Claimant was a nineteen-year-old involved in a motorcycle accident on March 29, 2003 when he was struck and then partially run over by a truck. While being treated for these injuries, Mr. O was given excessive amounts of sedatives, narcotic pain relievers, and anesthesia by his treating physicians that caused him to go into shock and led to permanent brain damage. The insurer for the truck driver tendered its \$1 million policy. The medical providers have also paid over \$3 million in settlements with an additional \$2 million claims bill pending with the Florida legislature. The funds recovered have allowed Mr. O to obtain the care he needs for the rest of his life and for his mother to devote herself exclusively to his care.

**Passenger on motorcycle suffers head injury in accident with automobile—\$1.35 million recovered. – Bradley**

Winston, Esq.

Jane Doe was riding as a passenger on a motorcycle involved in an accident. Her injuries resulted in several weeks of hospital treatment while she was in a semiconscious state for several fractures and a head injury. The insurer for the automobile driver and the insurers for the young lady paid policy limits totaling \$1.35 million within a few months of the crash.

**Motorcyclist injured when automobile driver violated right of way—\$1.1 million recovered. – Bradley Winston, Esq.**

Adult male plaintiff was driving his motorcycle when another driver caused a violent crash such that the motorcycle collided with the passenger side of the vehicle. The passenger in the vehicle suffered fatal injuries. The motorcyclist suffered a broken hand and multiple severe internal injuries. The insurers for the automobile driver paid their policy limits of \$1.1 million to settle the claim before suit.

**Insurer's bad faith results in recovery of \$300,000 where policy limits were \$15,000.**

–Bradley Winston, Esq.

Plaintiff, a victim of a motor vehicle accident, sustained multiple fractures and collapsed lungs following a rollover accident. Plaintiff underwent surgery to his knee and spine. The insurer for the driver of the vehicle that struck the plaintiff failed to tender its \$15,000



policy limits despite having been given ample opportunity to do so. As a result, the firm recovered \$300,000 as settlement from the insurer due to its bad faith in failing to settle the case within its policy limits when it could have and should have done so.

### **More Disclaimers—Winston Law Firm:**

The material in this section of Winston Law's book contains information about the firm's past results, testimonials, and statements regarding the firm's quality of services delivered. The information has not been reviewed or approved by the Florida Bar.

You should know that:

- The facts and circumstances of your case may differ from the matters in which results and testimonials have been provided.
- All results of cases handled by Brad Winston are not provided, and not all clients have given testimonials.
- The results and testimonials provided are not necessarily representative of all results obtained by the law offices or of the experience of all clients or others with the law offices. Every case is different, and each client's case must be evaluated and handled on its own merits.

### **CLIENT AGREEMENT REGARDING SOCIAL NETWORKING SITES**

If you own/operate a website, blog or belong to a public social networking account such as FaceBook, MySpace, YouTube, Twitter, Google Buzz, etc., we **STRONGLY** recommend that you close it until your case is completely over. However, we specifically do **NOT** advocate or advise any deletion or alteration of previous or future social networking account content.

If you choose not to close your accounts, we warn you to use great caution. Whatever you write or post, or have written or posted, will probably fall into the hands of the defense attorney or insurance company. It is now standard practice for them to run computer searches and investigations to obtain information about your personal life. They will try to obtain it without your knowledge or permission. Increasingly, they will demand that you provide them with your account passwords. They will also ask the court to order release of your password information.

If you have such a site, you should immediately verify that all your settings are on **PRIVATE** (the highest setting possible) and nothing is public. Even with the highest privacy settings, you should only write or post items that cannot be used to hurt you. These sites are open to the public. The law is unclear if or to what extent privacy laws apply.

Our best advice is that you take down your sites until your case is over. We understand you may decide to keep your site(s). If so, we make the following specific recommendations:

### **Do Not...**

- Allow anyone to become a "friend" on a website like Facebook unless you are absolutely sure you know that person.
- Post any photographs or video of yourself (or enable others to "tag" you)
- Write or disclose anything about your personal life that you would be embarrassed to have a defense attorney use against you in front of a judge and jury
- Send e-mails regarding your case to anyone except your attorneys.
- Send texts regarding your case to anyone except your attorneys.
- Enter insurance websites.
- Participate in blogs, chat-rooms, or message boards.

We have seen an increase in electronic surveillance of these types of accounts and sites by insurance companies, investigators, and defense attorneys. They hope to discover information to embarrass, humiliate or hurt you. They will look for pictures or comments by you or your friends that they can take out of context to prove that your injury is exaggerated or false. We have seen innocent, harmless joking between private "Friends," used and distorted by insurance companies to try to convince a judge and jury that a plaintiff is dishonest.

Be aware that the insurance companies may ask the court to order release of all information contained within your home computers and laptop hard drives regarding the issues we have discussed above. We have seen insurance companies subpoena cell phone records to obtain transcripts from texting. We have seen them subpoena Myspace and other social networking sites.

Asking you to limit your social networking is a great inconvenience. But your case is very important. We cannot protect you fully unless you follow our warnings and instructions.

Finally, our law firm and staff members do use social media. Our policy is not to "friend" our clients until the legal case has concluded. This is because we are in an Attorney-Client relationship with you and need to establish clear boundaries to protect this relationship for so long as your case is active.

## Chapter 13 Before You Ride

*Nobody Plans to Fail; But You Merely Fail to Plan.*

Every time we take our motorcycle out, we face risks. How we manage those risks decide whether or not we make it back safely.

We don't like to talk about it, but we all need to be prepared for the unwanted. After years of riding, I have had numerous falls. Some have been my fault; some have been the fault of others.

There are many things we can do to help ensure we return safely. Preparing for the accident before we have one is the first step.

The first step is to make sure our bike is ready for the ride. Completing the pre-ride bike checklist mentioned earlier in this book is the best way to ensure a safe ride.

The second step is to make sure you are prepared for the ride. Did you get enough rest before leaving for that cross state ride? Are you both mentally and physically prepared?

Are you properly dressed for the weather and ride conditions? Florida weather varies so much and can quickly change. Dressing in layers will provide you the best protection against the elements.

Are you dressed in case of an accident? Over the ankle boots, long denim pants, long sleeve shirt or jacket, DOT approved helmet, protective eye-ware. These are all made to protect you from the road.

What happens after an accident? This is one of those areas where most motorcyclists don't like to talk about. But it is exactly what you need to know and understand. Events move rapidly at an accident scene and the better prepared you are, the better chances you stand to be made whole afterwards.

When involved in an accident, who is going to speak for you? The Florida Department of Highway Safety and Motor Vehicles allows you to list emergency contact information tied to your driver's license. Go to <https://www8.hsmv.state.fl.us/eci> , this will allow you to list two persons that officials will contact if you are not able to speak for yourself. This is probably one of the most important tasks you can do for yourself.

You should also keep a copy of your driver's license, insurance information (both bike and health), emergency contact information; any medical information (allergies, medications, etc) also should be listed. Keep a copy of this in a zip-lock bag somewhere on your bike. In the event of an accident, this paperwork can speak for you.

If you contact my office, we would be happy to send you a complete package containing a holder for copies of the aforementioned materials. It will also contain a diagram so you can indicate the accident scene.

Most importantly, the package will also include stickers to be placed on your helmet advising “Do Not Remove Helmet”. In the event of an accident, you only want professional medical personal to remove your helmet.

## **Chapter 14 Information on Communicating With the Attorneys and Staff at Our Law Firm and an Important Warning about Client Confidentiality**

Bradley Winston  
Winston Law Firm  
2924 Davie Rd., Suite 201  
Davie, FL 33314

954 475 9666 office  
954 475 2279 fax

### **Introduction**

Our law firm is one of the most technologically advanced small law firms in Florida. We rely heavily on electronic case management, electronic mail and electronic imaging and storage of our case documents. We are compelled however to continuously remind our clients and ourselves that nothing (including putting a letter in the regular mail) is perfect. We have taken the time to put together this information on communicating with our firm so that it is clear how you would like us to communicate with you and how we can best serve you through communication.

### **Email**

Feel free to email us at any time. Although we have never experienced a problem with email and security we do need to remind you that when you or we send a confidential document there is a chance that the document could be misdirected, either through human error or electronic glitch. If you would prefer to not have us email you, please let us know. If you would like all of our communications to be delivered to you by email, let us know.

### **Fax**

Feel free to fax us. Our fax number is 954-475-2279. All faxes are scanned by the receptionist and then emailed to the proper recipient. If you would like all of our communications to be delivered to you by fax, let us know. Because of some strange new laws affecting fax communications, we need to get your signed authorization to fax to you.

## **Communication with us**

Our attorneys take almost no unplanned inbound telephone calls. This is to serve you better. Statistics show that most executives are interrupted every eight minutes during the day and our experience was no different. We have figured out the answer to this problem. We do not allow ourselves to be interrupted when we are working on YOUR CASE. No phones, no faxes, no emails interrupt time we have set aside to work on your case. Each day our staff is provided with a list of names of people from whom we are expecting phone calls. If a name is not on the list then it is highly unlikely that the caller will be able to get directly through. Our staff is instructed to (1) see if they can answer the question right now; (2) try to find out the answer and return the call; or (3) set a time for an in-person or telephone appointment. Sometimes these appointments can be made the same day; but most of the time they will take place in the next day or two.

What does this mean when YOU want to contact us when we are working on someone else's case? Simple; we make phone appointments for those critical times when you must speak to an attorney and email or faxing just won't do. We set aside time just about every day for phone time and it's easy to make an appointment. (Of course, you can always get a real live appointment too.) The reality is that most of the time we can get you an answer to your question either immediately or within 24 hours of your call. Our support staff is trained to answer many questions (like, Did Dr. Jones records arrive? What time is my deposition? Has my attorney had a chance to look at the records I sent last week?) And to get the answers to questions they don't know. Our non-attorney staff does not give legal advice or opinions (questions such as, when does the statute of limitations expire? Or how much is my case worth?). These are questions that can and will be answered only by an attorney familiar with your case.

## **A Note About Email**

It is fantastic that you can get an idea and transmit it around the world in the blink of an eye. Please understand that we treat e-mail with the same urgency that we treat all other communications. When we are working on your case, we do not take time to respond to someone else's e-mails. E-mail does not get priority over faxing, mailing us a letter or making a telephone appointment.

## **Cell Phones**

We all own cell phones. We do not do any client business on a cell phone. We do not give out our cell phone numbers to anyone but our spouses and kids. Our attorneys do not even give each other's cell phone numbers out.

## **A Note about Confidential Client Communications**

All of the communications that we have with you wherein you tell us something or we tell you something about your case are confidential and protected from the discovery process. This means that when we e-mail you something, you should not forward it to anyone else unless you intend to make that communication fair game for the other side.

Recently we prepared a confidential evaluation of a case for one of our clients. This letter gave our frank opinion of the strengths and weaknesses of the case. Our client gave this letter to her father, who, unbeknownst to us, gave it to his auto insurance agent in an effort to convince the agent that his daughter's case was worth a lot of money. That letter, with its frank assessment of some weaknesses in our case, was then passed from the agent to the adjuster on the other side. The insurance company who was our opponent now had a roadmap to weaknesses in our case! THIS ACT COST OUR CLIENT \$250,000

If you have any questions about whether anything we sent you should be shown to anyone else, the answer is DON'T DO IT WITHOUT CONTACTING US AND SEEKING OUR INPUT.

## **CONCLUSION**

We believe that we get more productive time out of each working day than most other law firms. No one that we know has such a restrictive policy about interruptions as we do. Our clients have found these policies to lead to a more secure and more effective line of communication between you and your law firm.

## Chapter 15 The Legal Process in Personal Injury Cases

After gathering all the facts and medical records and after your medical treatment has ended, your attorney will develop a settlement strategy with you and attempt to get your case settled with the insurance company. There are many reasons to settle a case, including the fact that Florida is a very conservative part of the country as far as jury verdicts go. Your attorney's fee will be less if your case is settled, and your costs will usually be less than if the case goes to trial. Your attorney will help you analyze the insurance company's best offer and compare it to what you might *net* by going to trial. Of course, you must know that every case – even “obvious cases” – can be lost.

Sometimes, attempting to negotiate with an insurance company before filing suit is not a worthwhile endeavor. Insurance companies sometimes use pre-suit negotiation only to attempt to find out as much about you, your lawyer, and your doctor as they can. It is generally a dangerous practice to wait until the statute of limitations has almost expired to file suit. I have seen attorneys do this only to find that the defendant they sued is either not the correct defendant or is not blaming someone else.

While there are legitimate reasons for delaying filing suit, there is no excuse for the practice whereby an attorney waits until the last moment to see if the insurance company will settle your case. Sometimes out-of-state lawyers attempt to represent people with Florida claims. When the claims do not settle, they often try to find an attorney to file the case on time. I've received plenty of those last-minute calls. I reject them. I lead a balanced life and don't need to take on problems other attorneys have caused by their delays in taking action. Their inaction is not going to be my crisis. Some accident victims are ill-served by hiring attorneys who are not licensed in the jurisdiction where suit must be filed.

Once the lawsuit is filed, both sides engage in the legal process called *discovery*. Each party is allowed to investigate what the other side is going to say at trial. The defendant will be permitted access to your medical and work history, including your income records. You may have to give a deposition under oath, and you may be required to submit to a medical examination by a physician of the defendant's choosing. The defendant is also subject to discovery. He or she will answer written and oral questions about his or her own background and will have to give sworn testimony about the incident at issue.



## Chapter 16 Motorcycle Wisdom

Four wheels move the body. Two wheels move the soul.

Life may begin at 30, but it doesn't get real interesting until about 70 mph.

You start the game of life with a full pot of luck and an empty pot of experience. The object is to fill the pot of experience before you empty the pot of luck.

If you wait, all that happens is that you get older.

Saddlebags can never hold everything you want, but they CAN hold everything you need.

The only good view of a thunderstorm is in your rear view mirror.

Don't ride so late into the night that you sleep through the sunrise.

Sometimes it takes a whole tank of fuel before you can think straight.

Never hesitate to ride past the last street light at the edge of town.

If something doesn't feel right, fix it right then. Don't wait until it becomes a problem.

Never do less than forty miles before breakfast.

One bike on the road is worth two in the garage.

Young riders pick a destination and go. Old riders pick a direction and go.

Whatever it is, it's better to do it in the wind.

Two-lane blacktop isn't a highway, it's an attitude.

People are like motorcycles; each is customized a bit differently.

The best alarm clock is sunshine on chrome.

A friend is someone who'll get out of bed at 2 am to drive his pickup to the middle of nowhere  
to get you when you're broken down.

Catching a yellow jacket in your shirt at 70 mph can double your vocabulary.

If you want to get somewhere before sundown, you can't stop at every tavern.

There's something ugly about a NEW bike on a trailer.

A long ride can clear your mind, restore your faith and use up a lot of fuel.

If you can't get it going with bungee cords, wire and electrician's tape, it's serious.

Never try to race an old geezer, he may have one more gear than you.

Bikes parked out front mean good chicken-fried steak inside.

You can forget what you do for a living when your knees are in the breeze.

Only a biker knows why a dog sticks his head out the car window.

There are two types of people in this world; people who ride motorcycles and people who  
wish they could.

## **Chapter 17 IN CONCLUSION**

I wish there was some way to magically give each of you the years of riding experience I have accumulated over the years. Additionally I wish there was a means you could provide me with yours.

As I ride down the road daily, I see obstacles that you may not fully comprehend yet:

1. Uneven Pavement
2. Crowned Roads
3. Distracted Drivers
4. Gravel on the Road
5. Blind Curves
6. Road Debris

Each time you don your riding gear and prepare for a ride, you should always be prepared for a life lesson. Sometimes with all our preparedness something happens that will ruin our day.

Never get in a hurry and ask yourself is there something I am forgetting? Take that extra time for a second glance down the road before pulling out into traffic.

## About the Author

# Bradley Winston

Brad Winston has been representing individuals against insurance companies since 1983. He limits his practice to accident, injury, and disability cases. Hopefully you have already visited [www.WinstonLaw.com](http://www.WinstonLaw.com). It's got a ton of information, including up-to-date information about Florida car accident settlements and verdicts.

Brad Winston is Board Certified in Civil Trial in accordance with The Florida Bar rules, which is the highest level of recognition for competency, experience, professionalism, and ethics within an area of law. Throughout his career, Mr. Winston has fought hard to protect the rights of his clients and to ensure that they receive all that they are entitled to under the law.

Mr. Winston, who was born in Philadelphia, has lived in Florida since 1980. He received a law degree in 1988 from the Nova Southeastern University School of Law, and he has a bachelor's degree in health and hospital administration from Florida Atlantic University.

He is admitted to the trial bar of the Southern District of Florida. In 1989, Mr. Winston was admitted to practice law before the United States District Court for the Southern District of Florida.

## Memberships

Mr. Winston has the distinction of membership in the Million Dollar Advocates Forum, reserved for those lawyers who have obtained a verdict or settlement in excess of \$1 million. He is an active member of the American Bar Association (ABA), the American Association for Justice (AAJ), the Florida Justice Association (FJA), the Broward County Justice Association (BCJA), and is an associate of the American Board of Trial Advocates.

He is recognized for his leadership roles and high level of professional certification, as indicated by these career highlights:

- Former Director, Florida Justice Association (FJA)
- Former President, Broward County Justice Association (BCJA)
- Board Certified Civil Trial Lawyer

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If you are reading this book, you probably get our monthly newsletter. If not, call us and we'll sign you up. You can also get this newsletter for all of your friends. Now they can know how to best deal with insurance company denials, find out specific steps they can take to find the best lawyer for their case, read the "inside" story about frivolous lawsuits, and get practical advice about buying insurance from someone who does not sell insurance.

Just photocopy the next page, fill out the form below, and fax it to us at 954-475-2279 or mail to Brad Winston, 2924 Davie Road, Davie, FL 33314.

Or send us a list of names, and we'll send them the newsletter, along with a note telling them that you've helped make it available to them. Don't worry—we don't spam! If they don't want to get it, there's always a toll-free number to use to get off the free subscription list.

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## **Important Web Sites to Visit**

Motorcycle Safety Foundation:

<http://online2.msf-usa.org/msf/Default.aspx>

Florida Department of Motor Vehicles

<http://www.flhsmv.gov>

My Florida

<http://www.myflorida.com>

Harley Rider's Edge

[http://www.harley-davidson.com/en\\_US/Content/Pages/learn-to-ride/learn-to-ride.html](http://www.harley-davidson.com/en_US/Content/Pages/learn-to-ride/learn-to-ride.html)

National Highway Transportation Safety Association

<http://www.nhtsa.gov/people/injury/pedbimot/motorcycle/motosafety.html>

Gold Wing Road Rider's Association

<http://www.gwrra.org>

ABATE of Florida

<http://www.abateflorida.com/mission.php>

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