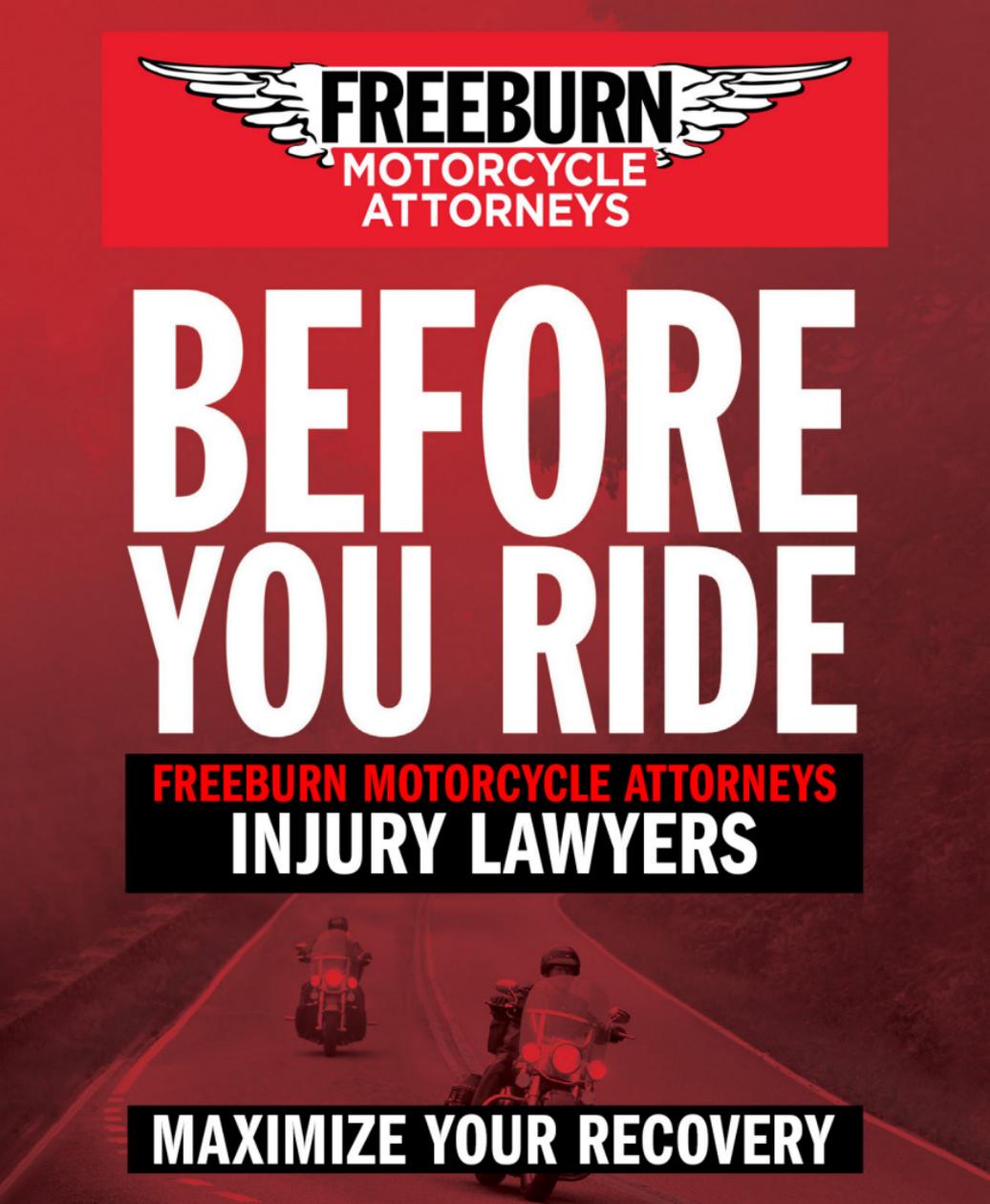


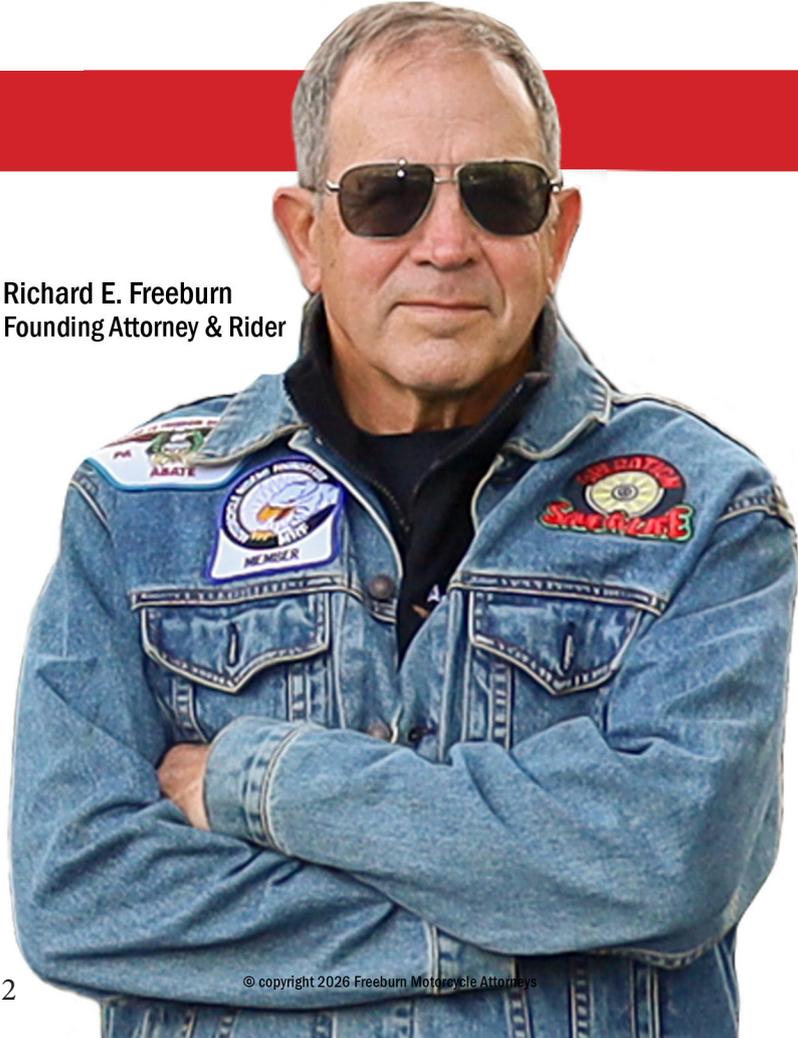


BEFORE YOU RIDE

FREEBURN MOTORCYCLE ATTORNEYS
INJURY LAWYERS

A background image of two motorcycles riding on a road, viewed from behind. The road is dark with white lane markings, and the scene is dimly lit, suggesting dusk or dawn. The motorcycles are positioned in the lower half of the frame, with one slightly ahead of the other.

MAXIMIZE YOUR RECOVERY



Richard E. Freeburn
Founding Attorney & Rider

INTRODUCTION

Riding a motorcycle is inherently dangerous. Motorists often fail to see motorcycles at intersections or otherwise violate the motorcyclist's right of way.

This handbook provides general guidelines you may consider and is not intended, nor may it be construed as legal or insurance advice for your specific situation. The author is not a licensed insurance agent or broker. You should consult an attorney or qualified insurance professional for your specific situation.

A handwritten signature in black ink that reads 'Richard E. Freeburn'.

HAVE THE RIGHT KIND OF INSURANCE TO PROTECT YOURSELF AND YOUR FAMILY.



**BEFORE
YOU RIDE**

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HAVE HIGH LIMITS OF UNINSURED AND UNDERINSURED MOTORIST COVERAGE

There are limits that automobile liability insurance policies pay, but no limit to the potential damages from a motorcycle accident. Unfortunately, a motorist who causes an accident may not be able to pay all your damages because of the limit of liability insurance coverage on their auto policy. To make matters worse, some motorists have no liability insurance coverage at all.

Since many motorists are uninsured, (UM), or underinsured, (UIM), you need to protect yourself and your family by having high limits of UM and UIM coverage on your own motorcycle and auto insurance policies.



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DID YOU KNOW?

The minimum amount of automobile liability insurance coverage required:



PENNSYLVANIA:
\$15,000 per person
\$30,000 per accident



MARYLAND:
\$30,000 per person
\$60,000 per accident



Protect yourself and your family by having high limits of UM/UIM insurance coverage!

Maryland UM/UIM: Choose **“ENHANCED”** UM/UIM

ENHANCED UM/UIM
pays **IN ADDITION TO** the at-fault party's liability limit.



Regular UM/UIM
Only pays the difference between the at-fault party's liability limit and your UM/UIM limit.



PENNSYLVANIA UM/UM INSURANCE:

RULE 1: HAVE HIGH LIABILITY LIMITS

Pennsylvania law does not allow higher UM/UM limits than your Bodily Injury liability limits. Therefore, you need to have high Bodily Injury liability limits in order to have high limits of UM/UM coverage.

RULE 2: KEEP THINGS EQUAL

Always have UM/UM coverage with limits equal to your high Bodily Injury liability limits. NEVER agree to reduce your UM/UM limits to an amount less than your Bodily Injury liability limits. Keep it equal.

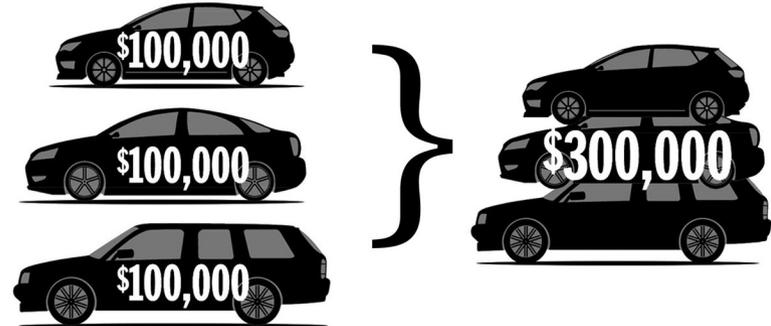
RULE 3: STACK IT!

Always stack your UM/UM limits. Stacking enables you to add your UM/UM limits for each of the insured vehicles under all your policies. NEVER reject stacking, even if your policy only covers one vehicle!

PENNSYLVANIA UM/UM STACKING

HOW “STACKING” WORKS

Example: three vehicles with UM/UM limits of \$100,000, stacked, = \$300,000



STACKING = MORE MONEY

For a free consultation or for more information, contact Freeburn Motorcycle Attorneys. Call now or scan the QR code below.

SCAN HERE



BE SURE YOU HAVE GOOD MEDICAL AND INCOME LOSS INSURANCE COVERAGE

Because injuries in a motorcycle accident can be serious or even fatal, obtaining good medical and income loss coverage with high limits is imperative.

Medical and income loss insurance coverage is relatively expensive on motorcycle policies. A less expensive alternative may be private health and disability insurance.





CALL 911 AS SOON AS POSSIBLE

Always ask that the police come to the scene. Don't let anyone talk you out of calling the police.

Why is this so important? First, because it is required by law, but also because people often change their stories after they leave the scene. In addition, you may fail to collect important information in the confusion of the accident. The police are trained to conduct objective, independent investigations, and will produce an authoritative document called a crash report containing information about the parties, witnesses, insurance information, vehicles, etc.

The crash report will also include party and witness statements and the officer's observations. The crash report may be critical to resolving your case, so don't ever let anyone talk you out of calling the police.

Additionally, if you suspect any possible injury, always ask for an ambulance and accept an examination by the EMTs. If the EMTs offer you transportation to a hospital, you should accept.

When describing your injuries, it is important that you describe each area of your body where you are experiencing any pain or symptoms. Be thorough. If you fail to mention an injury to the EMTs or to the Emergency Department, the insurance company may later refuse payment for your injuries.

WHAT TO DO AFTER A MOTORCYCLE ACCIDENT



TAKE PICTURES

Take pictures at the accident scene. You can take pictures right from your smart phone.

Capturing all relevant images before the scene changes is important. But first, ensure that you are physically able and that it is safe to do so.

TAKE PICTURES OF:

- ✓ Accident related vehicles (from all angles)
- ✓ Police and EMT vehicles
- ✓ Accident debris
- ✓ Skid, scuff, and gouge road markings
- ✓ Painted road markings (center line and directional markings)
- ✓ Traffic signs, signals, etc.
- ✓ People at the scene (parties involved in the accident, EMTs, witnesses, police, etc.)
- ✓ Any other relevant objects
- ✓ There are never too many pictures

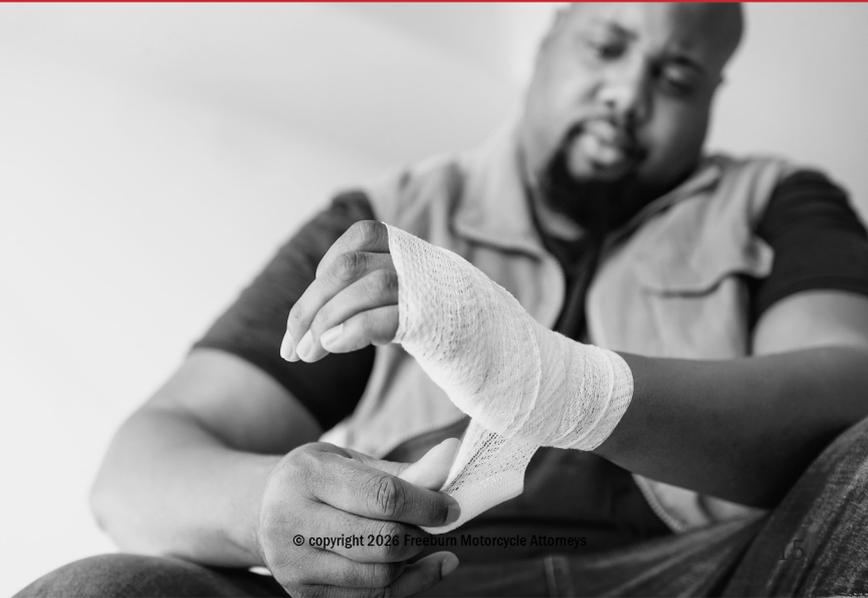


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DOCUMENT YOUR INJURIES

Take pictures of all visible injuries to your body as soon as possible and continuously as your injuries heal. Take pictures or have pictures taken of yourself in the hospital. Take pictures of scars. Take pictures of casts, bandages, and any assistive devices such as canes, walkers, wheelchairs, hospital beds, portable toilets, etc.



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DO NOT ADMIT FAULT

Following an accident, it is human nature to apologize to others as a matter of courtesy, regardless of fault. However, an apology may be construed as an admission of fault. Therefore, keep your opinions to yourself. Speak with an experienced motorcycle accident attorney who will assess fault based on an objective analysis of all the facts.



PRESERVE EVIDENCE

As time goes by, our memories of events tend to fade. That is why it is so important that you write down all of the names and contact information of all of the witnesses and people with relevant information regarding the accident. If you don't carry a pen and paper, you can record the information in the notes app of your phone.

Do not repair, sell, or destroy your motorcycle. Additionally, do not wash or throw away the clothing, footwear, or helmet that you were wearing at the time of the accident until speaking with an experienced motorcycle accident attorney. Preserve the evidence.



SEEK PROMPT, THOROUGH MEDICAL ATTENTION

It is extremely important that you seek prompt medical attention after the accident.

If you do not want to go to a hospital emergency department, visit a local Urgent Care facility. Insurance carriers will look for any gaps or delays in your medical treatment to argue that your pain, injury, or condition was not caused by the accident.

For the same reason, it is important to set up follow-up appointments after each medical treatment.

“It is extremely important that you comply with all treatment plans that you are given. Do NOT miss any appointments.”

Richard E. Freeburn, Attorney & Rider

Be thorough when describing your injuries to any medical professionals after the accident, describing any pain or symptoms you are experiencing.

Also, mention your accident to all medical providers that you see after the accident; whether or not they are treating you for your accident-related injuries.



CONTACT FREEBURN MOTORCYCLE ATTORNEYS BEFORE SPEAKING WITH INSURANCE ADJUSTERS

After an accident, insurance adjusters may contact you to get a recorded statement, your version of how the accident happened, and whether you suffered any injuries. What you say to insurance adjusters could harm your claim and put you at risk of losing out on the benefits and financial recovery you deserve.

Remember, insurance adjusters work for the insurance company. Their job is to save the insurance company money; not to help you. So, before talking to any insurance adjusters or signing any paperwork with insurance companies, consult with an experienced motorcycle accident attorney. We will advise you and handle all communications with the insurance adjusters. The call is free.



TYPES OF INSURANCE

First Party Insurance

The First-Party insurer is your own insurance carrier. A First-Party insurance adjuster relationship is the one you have with your own carrier's adjuster. There are three types of First-Party insurance adjusters:

- 1 Property damage adjusters, assuming you have collision coverage;
- 2 Adjusters responsible for paying first-party benefits such as medical expenses, income loss, and funeral expenses; and
- 3 UM/UIM adjusters.

Third Party Insurance

Third-Party insurance is the insurance carrier for the other parties in the accident. There are two types of Third-Party adjusters:

- 1 Property damage adjusters; and
- 2 Bodily injury liability adjusters.



FILING AN INSURANCE CLAIM

Property Damage Claims:

You may have a choice between going through your own insurance carrier or the third-party carrier in order to be paid for the damage to your motorcycle. You can go through your own insurance carrier if you purchased collision coverage on your motorcycle policy.

Going through your own insurance carrier is a two-step process. First, your carrier will pay you for the repair of your motorcycle, or the fair market value of your motorcycle if it is a total loss, less your deductible. Second, your deductible will be reimbursed to you when and if the Third-Party carrier pays your carrier for the loss.

Going through a Third-Party carrier is a one-step process in which the carrier pays for the repair of your motorcycle or the fair market value of your motorcycle if it is considered a total loss.

Therefore, it is often quicker and easier to go through the Third-Party carrier for your property damage. However, property damage appraisals can vary, so you may want to get an appraisal from both the First-Party and Third-Party property damage adjusters.

If you didn't purchase collision coverage, and the Third-Party carrier accepts responsibility for the accident, your property damage will be paid by the Third-Party carrier.

Bodily Injury and Death Claims:

Pennsylvania is a “No-Fault” state. This means that your own insurance carrier, including your motorcycle insurance carrier and your health and disability insurance carriers will pay your medical bills, income loss, funeral, and other types of expenses for which you have First-Party coverage - regardless of who was at fault.

Any medical bills, income loss, and funeral expenses that are not paid or payable by your own insurance, as well as pain and suffering, disfigurement, loss of life's pleasures, embarrassment, and humiliation will be included in your Third-Party claim against the party or parties responsible for the accident and/or your UM/UIM claim.

Your Third-Party claim requires knowledge of the law and extensive experience in handling accident claims. Contact Freeburn Motorcycle Attorneys. We have extensive experience in handling motorcycle accident claims.

UM/UIM Claims:

UM/UIM claims arise when the at-fault party is uninsured or underinsured for damages arising from bodily injuries or death.

What constitutes an uninsured or underinsured motorist, the steps necessary to preserve your UM and UIM rights, the laws, and procedures and methods for presenting a claim involve an additional layer of complex legal issues that require the expertise of an experienced motorcycle accident attorney. You should never attempt to handle these types of claims on your own.





CONTACT AN EXPERIENCED MOTORCYCLE ATTORNEY AS SOON AS POSSIBLE

We created this handbook as a general guide, but it is no substitute for a thorough, free consultation with an experienced motorcycle injury attorney.

Freeburn Motorcycle Attorneys works on a contingency fee basis. This means you pay nothing unless and until we recover money for you.

Freeburn Motorcycle Attorneys has handled hundreds of motorcycle accident cases and has recovered millions of dollars for motorcycle accident victims.

To learn more or to schedule a free consultation, call today or scan the QR code below.



An accident can happen to anyone at any time.

We hope that you're never involved in an accident, but if you are, call us first for a free consultation.

We travel to meet our clients at their home or hospital.



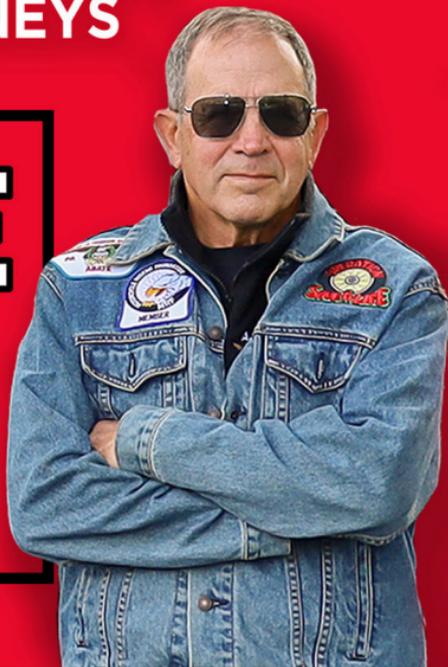
*“Nothing is more local
than your kitchen table .”*

Richard E. Freeburn, Esq.,
Founder & Rider
Freeburn Motorcycle Attorneys

FREEBURN

MOTORCYCLE ATTORNEYS

I RIDE
•
I WIN



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