



## *Michigan* *Sport Touring Report*

March 2020

Editor – Rachel Durling

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### **Team Mitten Rides Columbia**

*By Keith Danielson*

It all started about two years ago, when Gala Van't Schip was invited by another GS Trophy competitor to take a trip to Colombia to ride motorcycles. She went then and came back raving about what a great time it was. Fast forward to the MSTR September west side meeting, where Gala announced that she wanted to go back to Colombia in February of this year, and wanted several other people to go with her, and Team Mitten was born.

I announced that I wanted to go, and quickly got my passport renewed so I'd be ready, and eagerly awaited my first motorcycle adventure outside of North America. February arrived soon enough, and I found myself flying from Grand Rapids to Cali, Colombia on Valentine's day. Upon my arrival, Ricardo Congote, the owner of épiCO Moto Adventures met me at the Airport. Joe Couture had already arrived, and MJ Allmond arrived a couple of hours after me. The last two of our group, Gala and Mike George, arrived on Sunday morning after a journey neither will ever forget. After lunch, signing papers, and a brief rider's meeting at épiCO headquarters, we loaded our gear onto our motorcycles, mounted up, and moved 'em out to begin our adventure in earnest.

Sunday's ride took us out of Cali heading generally north. Due to the late start, Sunday's ride was mostly kind of expressway once we got out of town, then onto some smaller 2-lane roads as we got further north. Many of the roads in Colombia are toll roads, but on motorcycles the toll plazas didn't delay us at all

because they all have a 3-foot wide lane on the right for motorcycles. We just slowed down to ride over the speed bump, continued through the motorcycle lane, crossed the speed bump at the exit of the lane, and accelerated back up to speed – no tolls – sweet! Around 5 pm, we stopped at a small sweets and treats stand along the road that looks like a big cow. There



we sampled some rice pudding and another that was made with passion fruit - mmm, mmm, good... After a brief break, we continued a couple more km on to Salento, our destination for the day. In Salento, it seemed there was a big party going on in town, which apparently happens every weekend. Gotta love it. There were many Willy's jeeps in town, all brightly painted, with many decked out with colorful lights. These ended up here after WWII, and today are used as work vehicles on the ranches, and as taxis ferrying passengers around town and out to El Bosque de Las Palmas. After refueling, we made our way around through town to the Hotel Y Restaurante Descanso Y Sazon. As we were settling in and showering, our sweep rider, Daniela Wild arrived from Medellin on her R1250GS, and shortly thereafter we walked to the town square for dinner, then enjoyed the

ambiance with the locals well into the night at a café/bar on the square.

Monday morning came early enough. After breakfast in the restaurant at the hotel, we began by going up to the Bosque de Las Palmas



to see the tall palm trees in a national preserve that has the tallest palm trees in the world. It is situated in a lush green valley with pastures and the tall palms scattered about, surrounded by high mountains on either side. It is also a hiker's paradise, so there were several Willy's jeep taxis on the way up with hikers riding in the seats or standing on the back bumper as they headed up. After sampling some coffee, we headed back down the way we had come, back through Salento and out of town on the same road we came in on Sunday afternoon.



We stopped for lunch in Belalcazar at the Rosa Maria Restaurante, with a balcony that overlooks the Cauca River valley, where we

enjoyed a traditional Colombian lunch. After lunch we continued along on a narrow 2-lane road with numerous short gravel sections (little teasers of what lay ahead) where the road appeared to have been damaged by landslides. After a couple of stops for snacks and to let everyone catch up, we turned off the main road in Riosucio, and headed for Jardin – this was our first dirt road section. We stopped at the Restaurante Doña Mira, to wait for our slower riders and took the opportunity to take some photos at the overlook. This was also the home of several cows grazing and resting along the road and was the rest stop for the bus on its route between Jardin and Riosucio.



Continuing on, several of us stopped again along the road several km before Jardin for a photo op and to let the others catch up. It wasn't always obvious, but here we could get a feel for the height and steepness of the mountains as we looked at a gigantic drop off along the road and a long, deep valley. Upon arriving in Jardin, Ricardo led us to the motorcycle parking garage, then we walked a block to the Hotel Kantarrana Urbana Jardin, which was our accommodations for the night. Jardin is proclaimed to be one of the most beautiful cities in Colombia and is famous for a local breed of horses that are trained to trot or prance at a very quick pace. They are judged for how quick and high their steps are, and for how they hold their heads. Every weekend in the evening the horses are paraded through town. Too bad we were there on a Monday evening – next time... After cleaning up, we walked to the town square for dinner, and then several of us went with Ricardo to the square, where all of the chairs and tables in the square are painted to match the establishments around the square. You sit down, and a waiter from the appropriate place comes out to serve you. After the celebration the previous night

and a long day of riding, we each only had one beer before heading back to the hotel to retire for the night.

Tuesday morning started out on a nice flowing twisty paved road out of Jardin, before we turned onto another dirt road. We took a break in Buenos Aires for some water an hour or so in, then continued on to Jericó. After a lunch break and cool drinks in Jericó, we were back on pavement on a beautiful, tight, twisty road. We stopped at an overlook at the El Mirador De Las Olas for some photos, then continued on down to the Cauca River, paralleling the river on a brand-new expressway-quality road for about 10 km before we turned off and crossed the river and began to climb back to higher elevation. After crossing the river, MJ reported that she saw 47 deg C on the display on her motorcycle (that's 118 deg F), which was the hottest we saw for the whole trip. Ricardo claimed that it was the hottest he had ever seen on any of his trips through the area. We continued up to the town of Fredonia on pavement, then back onto dirt for Fredonia-Versalles-Amaga road. When we arrived at Hwy 25, we took a break to get some water and Gatorade and get everyone back together before heading north on the pavement to Versalles for fuel. As we had encountered some difficulties during the day, it was now getting late in the afternoon, and we still had almost two hours to go to our destination. From Versalles we started out on a beautiful twisty section of paved road. It was in good shape, but quite narrow, and quite tight turns, so we were instructed to stay all the way to the right around the blind turns. After about 8 km, we turned onto another road that was dirt. This



was a narrow, not-much-more-than one lane wide dirt road that wound along through the trees and brush on the side of the mountain,

with the occasional breathtaking view of the valley and more mountains beyond.

This section was about 26 km, but it was now past 6:30 pm, so the last 5 km or so ended up being ridden in the dark. Our destination for the night was the Hotel La Antigua in Retiro. After parking the motorcycles in a parking lot a block away, we carried our gear to the hotel, cleaned up, and then headed to the town square for dinner. In Retiro, Isabella Londono Riva joined us and rode with us through Friday. She had just flown in from New Zealand after having participated on the women's team in the GS Trophy. After landing in Bogota, she hopped on her BMW F 850 GS for the 400 km ride to Retiro.

On Wednesday, we were on pavement all morning long en route to Guatapé, which is a resort and tourism town on a large reservoir just east of Medellin. Everything in Colombia seems to be brightly painted, but Guatapé is known for all of the colorful decorations on the front of the buildings that represent the type of business housed there. It is also a big tourist spot, so while there, we were able to find some souvenirs and post cards to purchase. Our group split up for lunch, with instructions to be back to the motorcycles in about an hour. I went to a vegan place for a vegan burger with MJ, Daniela and Isabella. The food was fresh and not prepared in advance, but it took almost an hour for them to get it to us. We finally did get served and were able to eat, but as a dyed-in-the-wool animal lover (eating them), I'll say that I was not impressed. I was impressed with the view from where we ate, though, as we looked down onto the street and out over the town – beautiful. After lunch we found ourselves on a narrow one-lane paved road heading out and around the town and back up into the mountains. After a brief stop to regroup, we were back onto dirt on Granada-Guatapé road. This one is in process of being paved, so we had to stop for a bit at a construction zone, but once through we continued along. We eventually got to where it was paved and continued a bit further until we stopped at an intersection with a small store. There we stopped for refreshments and to regroup and take some pictures, and we were

informed that the next section was the most technical road that we would see for the week. It had many fist-sized rocks, and some larger. We were advised to avoid the large rocks, as twice in the past, riders on this route had experienced cracked cases after hitting a large rock. None of us had any real trouble, though I did hear rocks dinging off the skid plate on more than one occasion. After about 10 km, the road got a bit easier and speeds picked up the rest of the way into San Luis, where some took a break to re-group and refresh. Once back together, we continued a few km further to the Cascada de La Cuba, a beautiful waterfall alongside the road, and a great



photo op. From there, we continued down to the main highway and headed to our destination for the night, which was the Eco Hotel and Restaurante at Reserva Natural Rio Claro. This was a privately-operated resort in a canyon in a natural preserve on the Rio Claro. We parked the motorcycles by the lodge, left our riding gear and luggage in a locked room in the lodge, then had to take our swimming suits and all we needed for the night on a 10-minute walk back to our cabanas for the night. This



was also in a tropical rain forest. The canyon walls and the river bottom are all marble, and the water in the river was crystal clear. After

taking a dip in the river to cool off, we got dressed and headed back to the lodge for dinner, before walking back to our rooms to retire. As we went to bed, I think the temperature was about 90 degrees, and about 90% humidity. It rained during the night, which cooled things off a bit, though the humidity was still quite high. In the morning we were awakened by the monkeys on the other side of the river screaming at whatever they scream at. To me, I thought it sounded like the Loch Ness Monster might sound like if he was angry about something.

Thursday morning, after breakfast in the lodge, we loaded back up, and headed east on Hwy 60 to Doradal, then turned south on a nice little dirt road. After the rain the previous night, there were numerous puddles along the way, with a few muddy spots for good measure. We made a couple of stops along the way to regroup, hydrate, and take some photos. At one stop, since MJ had been doing so well all week improving her skills and overcoming her fears, Daniela went to her pack and pulled out a jersey that she had worn when competing in the GS Trophy qualifier, and gave it to MJ and declared that MJ was an honorary GS Trophy Girl.



All four of our female riders then lined up wearing "Wild" jerseys and posed for a few photographs before we continued. Our next stop was at some railroad tracks, where Ricardo told us to wait while he went to arrange transportation for us. Several minutes later, he returned, followed by a few guys with two small wooden carts with ball bearings for wheels to ride on the rails and more small bearings to keep it on the rails. We loaded one motorcycle and rider on each cart and set off down the tracks and across the Rio La Miel, where the motorcycles were unloaded and rolled down the embankment, and the carts

were returned to get the next two motorcycles. After four trips across the river, all eight bikes and riders were safely across the river at the town of Buenavista. There we took a break and got some refreshments before continuing. Another 35 km south on the last dirt roads of the journey, then 40 km of pavement brought us to Honda, and our destination for the night at the Hotel Boutique Posada Las Trampas. This was the most luxurious accommodations that we had for the trip, with air-conditioned rooms, a pool, and a server who took care of all our needs poolside. It was a perfect evening relaxing by the pool with good friends, good food, a bottle of Aguardiente, and a bottle of Tequila. Well, maybe the Tequila was a bit too good.

Once again the morning came a little bit too early on Friday, but after a cup of coffee to get the blood flowing and a little walk around town, we had breakfast in the restaurant at the hotel and got ready to ride – that is, most of us were ready to ride. It seems that for one rider, the Tequila the night before may have gotten the better of him, and he was dragging a bit more than usual. When we finally got rolling, we headed west out of town on Hwy 50. We stopped along the way at a roadside stand where we were able to enjoy some fruit drinks and coffee and get some souvenirs. As we continued west, the sunny skies turned to overcast, so we stopped at Delgaditas to prepare for likely rain as we climbed toward our highest elevation for the trip. With vents closed and rain gear on, we headed up over 4,000 meters into the rain, and the coldest temperatures of the trip at about 45 degrees F as we crossed a mountain and rode around the Cerra Bravo volcano, and down through Manizales to the Restaurante San Marcos de León, where we stopped to regroup and have lunch. After lunch it was about 1 ½ hours to our destination for the night at the Termas Santa Rosa de Cabal. This was another really nice place. There was no air conditioning, but the altitude was such that the temperature was very comfortable. This was a hot springs spa and resort, so after settling in, we all headed down to the hot spring pool and bar that was outside and soaked in the approximately 100 deg F water. After we all looked like prunes, we

went back to our rooms to change, then headed down to the restaurant in the lodge for our last dinner together with Daniela and Isabella, as they would be heading back to Bogota the following morning.

Saturday morning, with a cup of Colombian coffee in hand, several of us went for a walk up to the falls above the lodge. I was amazed at the variety of unfamiliar plants and flowers as we walked along. One plant in particular had leaves that were each about 5 feet long from stem to tip. After taking a bunch of photos, we headed back down to the lodge for breakfast in the restaurant, and then got packed up, checked out, and loaded up. We said our farewells to Daniela and Isabella then went a few hundred meters to find a spot for some last photos and videos and waved at Daniela and Isabella as they rode by. Once on the way, it was a pretty uneventful ride down to lower elevations, where our route back to Cali mostly retraced the route out on Sunday, Cali, arriving back at épiCO headquarters mid-afternoon. That evening we walked about a kilometer to a local Italian restaurant for one final dinner as Team Mitten, with Ricardo and Melitza. After visiting a while back at the house, we turned in to be able to get to the airport the following morning.

On Sunday, Ricardo took each of us to the airport for our flights. Joe left first at about 3:30 am to get to the airport for his early flight. Gala, Mike and I left about 6 to get to the airport for a 9:30 am flight, and MJ stayed another day before heading home on Monday. It was the trip of a lifetime for me. I hope to be able to do that again.

## Illegal Flashing

*By Jac Brown*

I never thought I looked very good naked, so no, we aren't talking about that kind of flashing.

I figure that the biggest risk riding a motorcycle, other than over enthusiasm on my part, is not being seen by the driver of a car or truck who is not paying attention. Over the years, I've painted my helmets Hi-Viz, added an ambulance light as a really bright second brake

light, and played with all kinds of headlights and daytime running lights. Just this winter, I have added a couple of bright driving lights to the KTM to try to make me more visible.

One of my best friends has turned from motorcycles to bicycles and has been telling me for a few years about how well the blinking or flashing bicycle headlights work at getting the attention of drivers. Since I live on a road that is a favorite of bicycle riders, I have seen it myself and have to agree that the bright, blinking headlight on a bicycle is very good at getting a driver's attention.

That made me curious about laws regarding blinking or flashing forward lights on a motorcycle. The website linked below seems to have the clearest summary of the various state laws, but I haven't been able to find the webpage publication date, so it could be old. The copyright for the page is 2020.

<https://www.illumimoto.com/motorcycle-led-laws-us/>

It seems that it is illegal to have blinking or flashing lights in many states. Of the states that we frequently ride, the following are illegal to have flashing lights.

- Arkansas
- Michigan**
- Missouri
- Tennessee
- Virginia
- West Virginia

Note that Ohio and Kentucky are not on this list. Surprisingly, they have almost no laws on lights, other than color.

I get it. The states don't want people being confused by flashing lights and want to keep those for emergency vehicles and school buses. That said, there are a lot of bicycles that are using flashing head and taillights and my friend says no one is getting stopped by law enforcement, even though the same laws apply to bicycles and motorcycles.

One interesting sidebar. All of these laws apply to lights mounted on vehicles. Apparently, you are allowed to mount lights on yourself and get around these laws. In other words, it's kind of a

gray area, but it looks like a helmet or jacket mounted light may be legal.

As for me, I shelled out \$30 and bought a bicycle headlight, plan on mounting it on the bike, and using it in a flashing mode. I'm guessing most police officers will recognize that I am only trying to make myself more visible and won't give me a ticket. That is a risk I'm willing to take. Except in Virginia where the cops are pretty hard assed.

**A special thanks to Keith Danielson and Jac Brown for the articles and pictures featured this month.**

**Remember...** All published articles earn a free breakfast, entry into the year-end newsletter drawing AND your fellow members and the newsletter editor will appreciate your articles. You will also earn points toward the **2020 MOTY Award!**



## MSTR Heads Up

Here is a listing of some of the upcoming local events and meetings within the next few months. If you know of a local motorcycle event in Michigan or

Ontario the MSTR would be interested in send Rachel Durling an e-mail to [Communications@mstriders.com](mailto:Communications@mstriders.com) with the details.

## MSTR EAST Breakfast Meetings

**March 28<sup>th</sup> meeting is  
CANCELED**

Next East Side meeting

**Saturday, April 25, 2020 at 9:00am at**

**Coach's Corner**

36000 W. Seven Mile Road, Livonia, MI  
48152.

**MSTR**  
**WEST Breakfast Meetings**

**April 11<sup>th</sup> meeting is CANCELED**

Next West Side meeting

**Saturday, May 9th, 2020, @ 9:00 AM**

at the

**Alibi Bar & Grill**, 1394 E. Riverside Drive,  
Ionia, MI ([www.alibionia.com](http://www.alibionia.com))

Please send an email to Gala  
([gschip@me.com](mailto:gschip@me.com)) so she can plan on  
providing breakfast for everyone who attends.  
Breakfast will be available for \$11 plus tax &  
tip.

**Michigan No Fault Reform**  
**SB 1 & SB 528**

Under Senate Bill 1, the insurer of the owner or operator of the involved motor vehicle is first in priority to pay an injured motorcyclist no fault benefits and as of July 1, 2020, **the motorcyclists claim for medical expenses is bound by the cap the motorist chose for himself/herself on his/her auto policy.**

To understand what this means to Michigan motorcyclists please read the presentation added to the end of this newsletter. For your convenience we've also attached a generic letter you can send to your legislator ([www.legislature.mi.gov](http://www.legislature.mi.gov)) in support of SB 528, which is explained in the presentation.



**MSTR**  
**2020 Rides**

Please check the MSTR website for the list of the rides and events for rest of the year. The dates for the events have already been set and are listed on the Events page of the MSTR website ([www.mstriders.com/](http://www.mstriders.com/))

*MoArk Adventure 13*

Unfortunately, this ride has been **canceled** due to the coronavirus. If you have any questions, please email.

**Ride coordinator:** Max Durling  
Email: [2wheelmax77@gmail.com](mailto:2wheelmax77@gmail.com)

**MoArk Extended Ride 2**

This ride has also been **canceled** due to the coronavirus.

**Ride Coordinator for extended ride:**  
Roy Winseck  
Email: [rwinseck@gmail.com](mailto:rwinseck@gmail.com)



**Michigan Renegade Mountain Ride**  
**May 11–15, 2020**  
**Waynesville, NC**

There will be two days of travel and five days of riding on some of the best motorcycle roads in the US. We stay at one location and, each day, chose from any one of 20 different routes. Most MSTRiders will ride 1,000 to 1,500 miles so be sure to have good tires with lots of tread.

**Ride HQ: All week**  
**Best Western Smoky Mountain Inn**  
130 Shiloh Trail, Waynesville, North Carolina  
28786  
Phone: 828-456-4402

A block of rooms is being held as follows:

- Check-in: Sunday, May 10, check-out: Saturday, May 16.
- \$80/night + tax. Same rate for King and Double, 24hr cancellation. The Inn may also allow you to book early and stay later at this rate - you might need to sweet talk them a bit. Request the MSTRiders rooms and rate.
- All the rooms at the back of the Inn are blocked from May 10 to May 16. These rooms are only available for participants

who book the entire week. If you are not staying the entire week please book a room at the front, upper level, which allow quick access to the back of the hotel through breezeways. If you prefer you can also book at the front on the lower level.

The ride begins in Waynesville, NC. There will be a **mandatory** riders meeting at the hotel on Sunday, May 10 at 7 or 8pm (depending on attendance) and then each evening until Friday.

The hotel owner graciously added a BBQ grill for our use, so about one week before the event starts I'll pick one warm and dry evening to have an onsite group cookout. Those who want to join in can either bring their own food for the cookout or, as we did last year, pick it up at a local grocery store.

To join us for **mr2** get your name on the sign-up list of those planning to attend at any of our monthly meetings or send an email to Ian as noted below. Be sure to make your hotel reservations early. Event information including Rider Information Packages and GPS routes will only be sent to those who have signed up.

**Ride Organizer: Ian Orr**  
[Ridership@mstriders.com](mailto:Ridership@mstriders.com)

## TFZ

**The Forbidden Zone**  
**June 18-21, 2020**  
**Wytheville, VA**

There are two days of travel and up to five days of riding in a brand new place for most of us. Of course, most people have to get back to work, so folks will have two days of travel and two days of riding on Friday and Saturday. We will be based in Wytheville, VA with 14 routes ranging from 230 to 300 miles.

**Ride Headquarters**  
**Days Inn by Wyndham**  
150 Malin Dr, Wytheville, Va 24382  
(276)-200-2760 or (276)-228-5500

A block of rooms is being held as follows:

- Check-in: Thursday, June 18, Check-out: Sunday, June 21.

- Ask for the same rate if you want to stay longer. So far, they have been very flexible.
- The room block is being held under the name - "Michigan Sport"
- \$55 + tax per night, same rate for King and Double rooms. Smoking rooms are available on request.
- Ask for rooms facing the middle parking lot. Its quieter (opposite from the highway) and more congenial for our parking lot social activities.
- To start with, we have a block of 10 rooms. Let Jac know if these run out and he will ask for a bigger block.
- If you want something a little nicer, the Holiday Inn Express is right across the street with an indoor pool and a place to charge your Tesla.

Jac plans on arriving Tuesday, June 16, and riding Wednesday through Sunday. Come when you can and you will be welcome. There will be a **mandatory** riders meeting at the hotel starting Tuesday night at 8 pm and continuing each night through Saturday night.

There is a sign-up sheet online at the link below. Just follow the link to the sign-up sheet and add your information on a new line. Your information will be automatically saved. Feel free to come back to the link to connect with other riders for room sharing, trailer sharing, or riding down together.

### [The Forbidden Zone – Rider Sign-up Sheet](#)

Feel free to contact Jac by email, with questions or for help with the sign-up sheet. Don't forget to make your hotel reservation early.

Jac plans on doing some late route confirmation at the end of MR2. Shortly after that, he will be publishing route information to people on the sign-up sheet. He will also pass along routes for the trip down and back. Note that the twisty ride down is probably better done as 2 days, where the fast routes are possible in one day.

**Ride Organizer: Jac Brown**  
[jac.brown999@gmail.com](mailto:jac.brown999@gmail.com)



## MSTR Newsletter & Website

The MSTR Newsletter and Website ([www.mstriders.com/](http://www.mstriders.com/)) belong to you, the riders. They both can only be as good and as interesting as you make them. If you have something to say about a ride, your bike, perhaps a trip you are planning, whatever, send it in for the newsletter and/or website to:

Rachel Durling:

[communications@mstriders.com](mailto:communications@mstriders.com)

## MSTR Dealer Members

**BMW Motorcycles of SE Michigan**

[www.bmwmcsem.com/](http://www.bmwmcsem.com/)

**BMW of Grand Rapids**

[www.bmwmcgr.com/](http://www.bmwmcgr.com/)

**Ducati Detroit**

[www.ducaticetroit.com/](http://www.ducaticetroit.com/)

**College Bike Shop**

[www.collegebikeshop.com/](http://www.collegebikeshop.com/)

**Honda Suzuki of Warren**

[www.hondasuzukiofwarren.com](http://www.hondasuzukiofwarren.com)

**BMW Detroit**

[www.bmwdetroit.com](http://www.bmwdetroit.com)

## MSTR Photo Gallery

The MSTR maintains a Smug Mug photo gallery (<https://mstriders.smugmug.com/>) to allow riders to upload and download pictures of

various club events. Upload and download passwords are sent out to participants for each event. Click on the above link or visit the MSTR website and select the MSTR Photo Gallery link to check out all the event pictures.

2019 MSTR Smug Mug Pictures from MoArk:




Please patronize the following businesses owned by your fellow MSTR Members and Dealers whenever possible.

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 Author of the The Traffic Ticket Maze  
<http://statebar.net/trafficticket.pdf>

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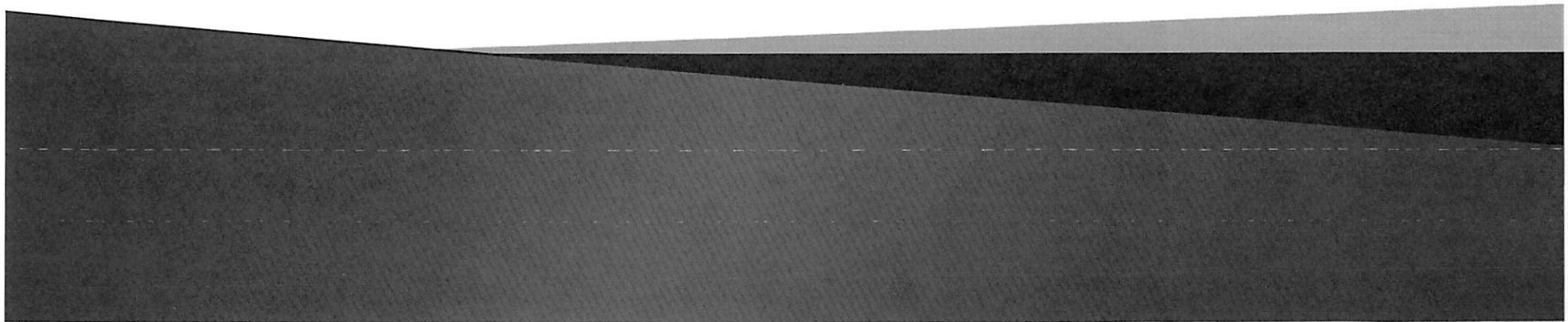


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# IMPACT OF NO FAULT REFORM (SB 1) ON A MOTORCYCLIST'S CLAIM FOR BENEFITS

.....AND WHAT WE ARE DOING ABOUT IT

By: Dondi Vesprini, Attorney for ABATE of Michigan  
Buckfire Law Firm, 29000 Inkster Rd., Ste 150, Southfield, MI 48034  
248-569-4646 - [Dondi@buckfirelaw.com](mailto:Dondi@buckfirelaw.com)



# MOTORCYCLE V. AUTOMOBILE ACCIDENT CASES

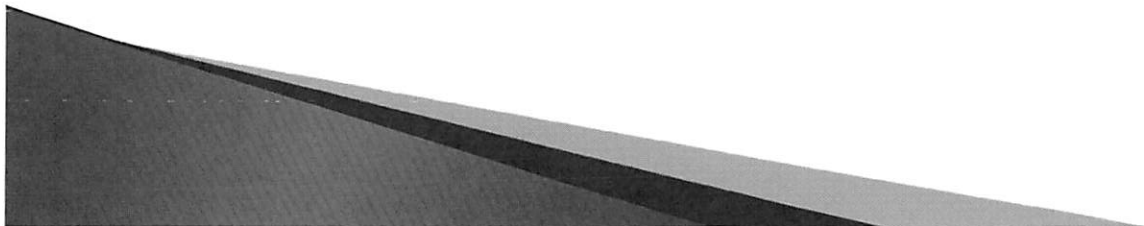
## OVERVIEW OF NO-FAULT SYSTEM:

- ▶ NO-FAULT ACT ENACTED IN 1973
- ▶ Michigan is a “pure” no fault state
- ▶ Benefits are available when someone is injured in a “motor vehicle accident.”
  - Motorcycles are not “motor vehicles”, so a “motor vehicle” must be involved in the accident.
- ▶ expected prompt payment of economic claims
- ▶ trade-off: limited ability to sue negligent drivers  
d ability to sue negligent drivers




# WHAT ARE NO FAULT BENEFITS

1. Wage loss benefits
2. Household chores / Replacement services
3. Medical expenses



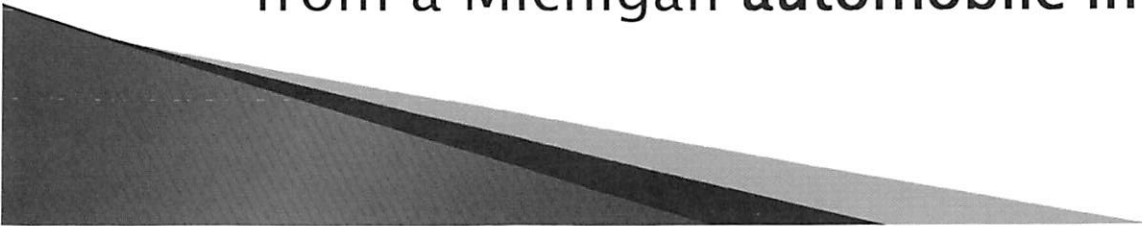
# WHO PAYS A MOTORCYCLIST'S NO FAULT BENEFITS?

## ▶ ORDER OF PRIORITY:

1. Insurer of the owner or registrant of motor vehicle involved in accident
  2. Insurer of the operator of motor vehicle involved in accident
  3. Motorcycle operator's auto insurer
  4. Motorcycle owner's auto insurer
  5. Motorcycle driver's spouse's or resident relatives' auto insurer
  6. Michigan Assigned Claims Facility
- 

# HOW DO I RECEIVE NO-FAULT BENEFITS?

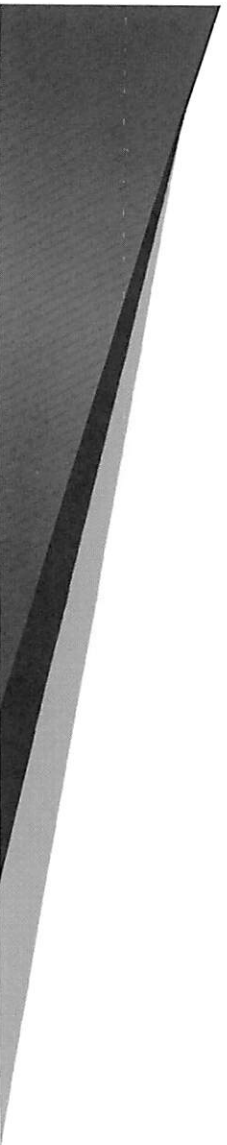
Must have motorcycle insurance to make claims for no-fault benefits if operating your own motorcycle

- If a passenger or not operating own motorcycle, entitled to receive no-fault benefits
  - The motorcycle accident must arise out of the ownership, operation, maintenance or use of an automobile as an automobile, such as a car or truck.
  - The primary pre-requisite is that the motorcycle accident must “involve” an automobile, such as a car or truck, as the No-Fault insurance benefits come from a Michigan **automobile insurance policy**.
- 




# WAGE LOSS CLAIMS

- ▶ Virtually unchanged by SB 1
- ▶ 85% of gross wages (non-taxable income to injured person)
- ▶ Payable for up to 3 years after the accident.



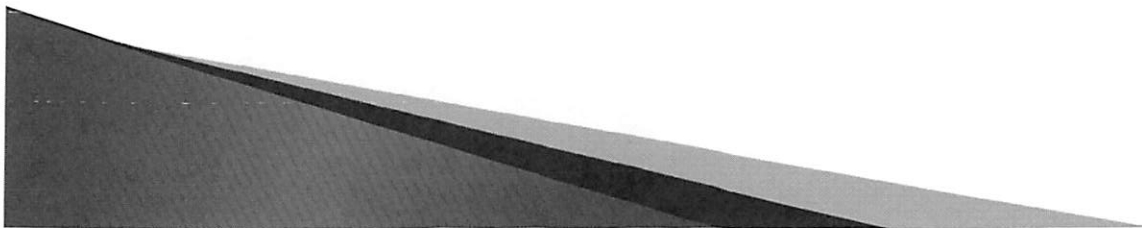
# HOUSEHOLD CHORES / REPLACEMENT SERVICES

- ▶ Virtually unchanged by SB 1
  - ▶ \$20.00 per day for household chores provided to injured person or injured person's dependents.
  - ▶ Providers are usually family members or friends
  - ▶ Payable for up to 3 years after the accident
- 

# MEDICAL EXPENSES

Allowable expenses consisting of all reasonable charges incurred for reasonably necessary products, services and accommodations for an injured person's care, recovery, or rehabilitation.

- Medical bills
- Home and vehicle modifications
- Home modifications
- Attendant care (SB 1 – Family and friend provided care is limited to 56 hours per week)
- Transportation and mileage reimbursement
- Physical Therapy
- Occupational Therapy
- Vocational Training

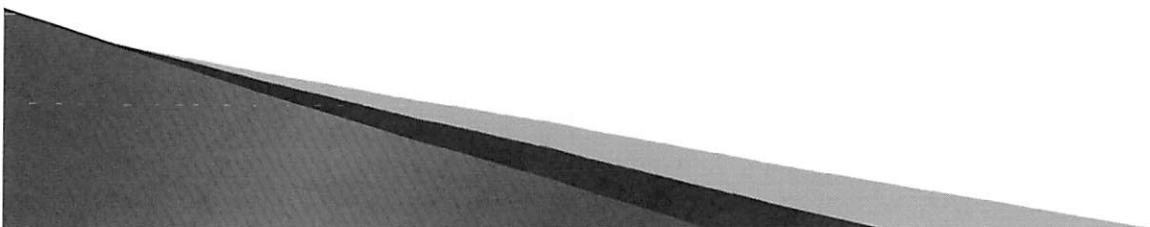


# FEE SCHEDULES

- ▶ Under SB 1, medical providers are subject to payment under Medicare fee schedules.
  - If the service is not covered by Medicare, the max reimbursement for that service is 55% of the providers charge for that service as of January 1, 2019
  - Significantly limit the availability of quality medical care for persons injured in motor vehicle accidents.

# CHOICE TO CAP NO FAULT COVERAGE ON AUTO POLICY

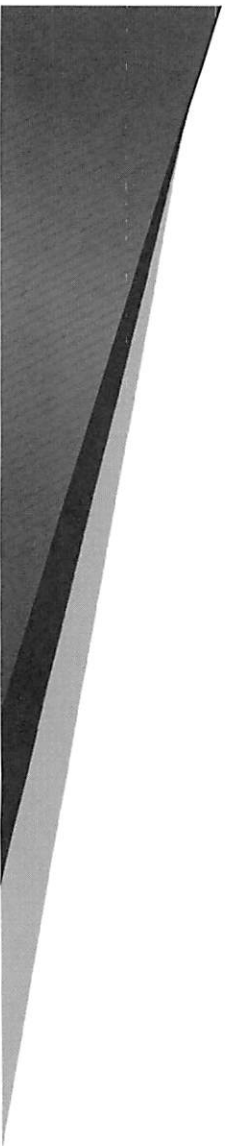
Under SB 1, starting July 1, 2020, persons obtaining/renewing auto policies can choose to cap his/her no fault medical benefits

1. Opt out if you have Medicare
  2. \$50,000 if you have Medicaid
  3. \$250,000
  4. \$500,000
  5. Keep unlimited
- 

# Alleged “Savings”

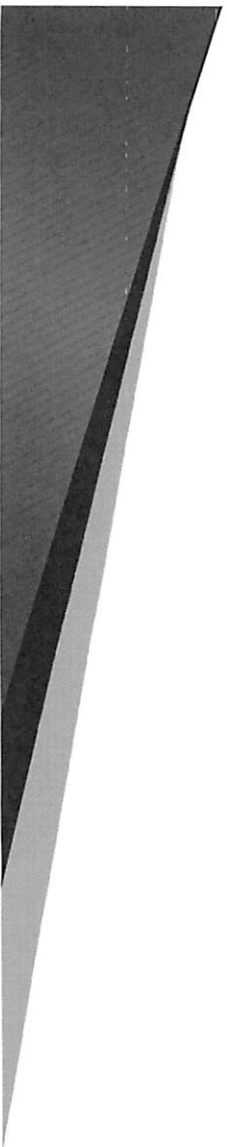
Under SB 1, rates must result “as nearly as practicable” to

- 45% savings if choose \$50,000 cap
- 35% savings if choose \$250,000 cap
- 20% savings if choose \$500,000 cap
- 10% savings if keep unlimited

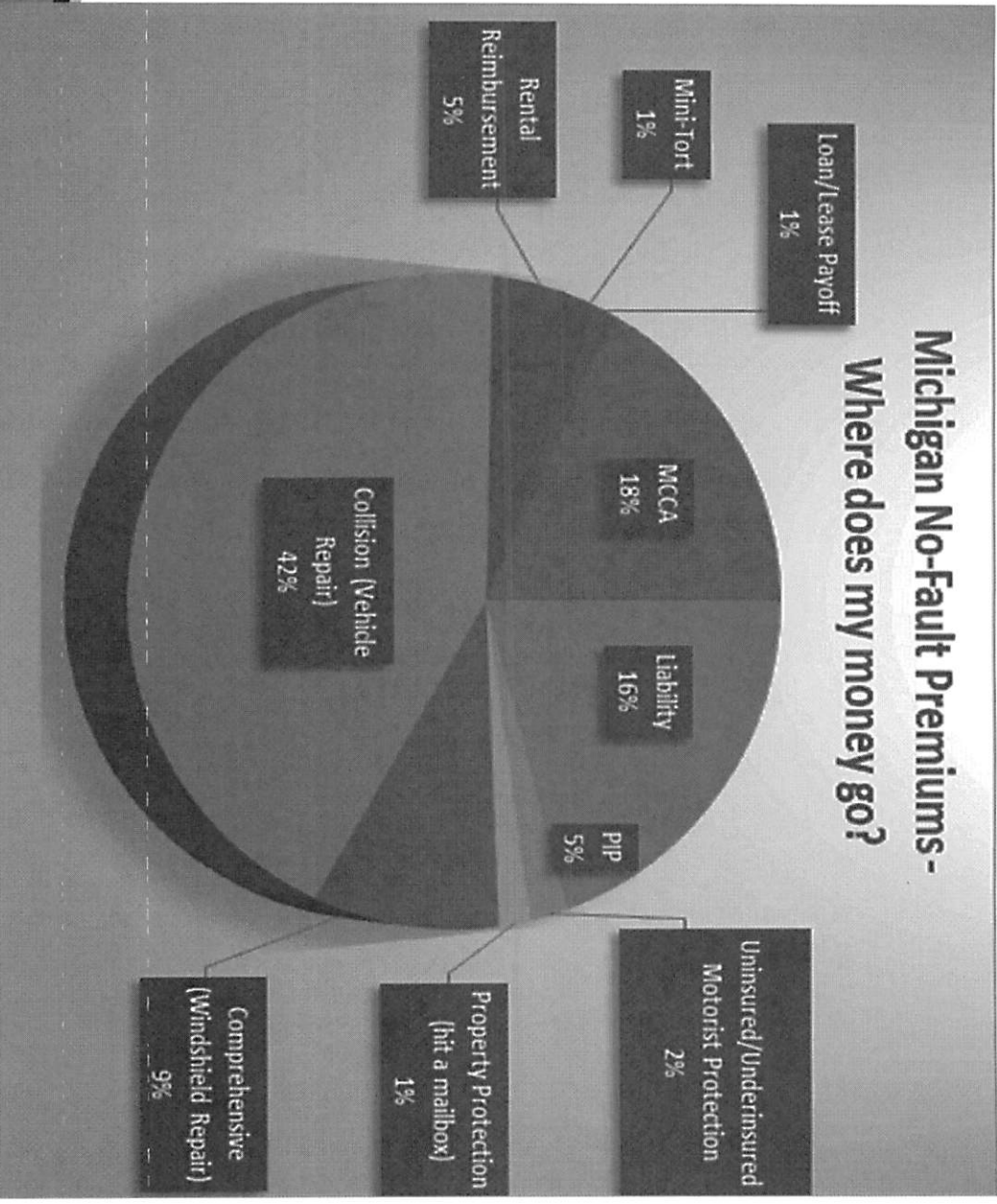


# **“Fine print” regarding “savings”**

- ▶ Only until July 1, 2028
- ▶ Don't have to offer savings if it will result in insurer “reaching the company action level risk-based capital” or violates insurers constitutional rights



Savings is only on premium paid for no fault (PIP) benefits (5%) – not the entire policy premium





# MOTORCYCLIST IS BOUND BY THE NO FAULT CAP CHOSEN BY THE MOTORIST!!!!!!

- ▶ Under old law and SB 1, the injured motorcyclist claims no fault benefits from the insurer of the owner/operator of the motor vehicle.
- ▶ EXAMPLE – MOTORCYCLE IS HIT BY A CAR. MOTORCYCLIST INCURS \$200,000 IN MEDICAL BILLS. OPERATOR OF CAR CHOSE A \$50,000 CAP. THE MOTORCYCLIST RECEIVES A MAXIMUM OF \$50,000 IN NO FAULT MEDICAL BENEFITS AND IS ON HIS OWN FOR THE REMAINING \$150,000.00 IN MEDICAL BILLS.

- ▶ Exception if motorist chose to opt out, then motorcyclist goes to next order of priority to where a cap was chosen...and will be bound by it
- ▶ Health insurance for motorcyclists will skyrocket; more people on Medicaid and Medicare; more bankruptcies
- ▶ MOTORCYCLISTS ONLY CLASS OF PERSONS (IE. MOTORISTS, PEDESTRIANS, BICYCLISTS, ATV OPERATORS) WHO ARE NOT GIVEN A CHOICE REGARDING NO FAULT MEDICAL BENEFITS

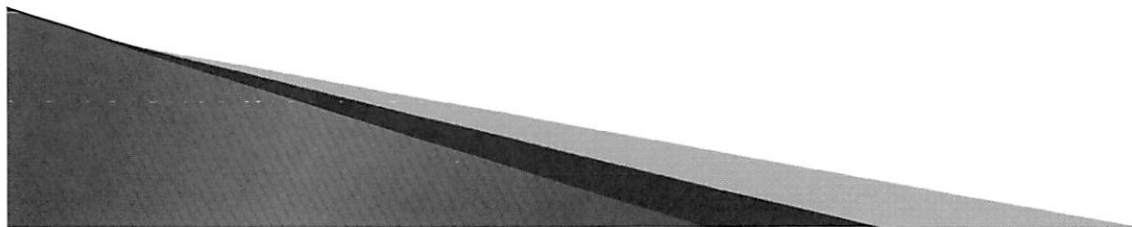
# SB 528 – FIX THIS INJUSTICE!

## ▶ SB 1 ORDER OF PRIORITY:

1. Insurer of the owner or registrant of motor vehicle involved in accident
2. Insurer of the operator of motor vehicle involved in accident
3. Motorcycle operator's auto insurer
4. Motorcycle owner's auto insurer
5. Motorcycle driver's spouse's or resident relatives' auto insurer
6. Michigan Assigned Claims Facility

## ▶ SB 528 ORDER OF PRIORITY:

1. Motorcycle operator's auto insurer
2. Motorcycle owner's auto insurer
3. Motorcycle driver's spouse's or resident relatives' auto insurer
4. Michigan Assigned Claims Facility



\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear \_\_\_\_\_

I am a motorcycle rider in our Great State of Michigan. Were you aware that pursuant to Senate Bill 1 (the no fault reform bill), as of July 1, 2020, a motorcyclist's claim for medical benefits will be changed in a potentially financially crippling way?

Under Senate Bill 1, starting July 1, 2020, persons applying for or renewing their auto insurance will be given a choice to opt out or cap their medical expense coverage under no fault. Those choices will include opting out of medical expense coverage completely (if the person has Medicare and any spouse or relative in the household have health insurance which covers accidents, Medicare or is covered under another auto policy); capping at \$50,000.00 (if the person has Medicaid); \$250,000.00; \$500,000.00; or to keep unlimited benefits as the "old" no fault law provided for.

Under Senate Bill 1, the insurer of the owner or operator of the involved motor vehicle is first in priority to pay an injured motorcyclist no fault benefits and as of July 1, 2020, **the motorcyclists claim for medical expenses is bound by the cap the motorist chose for himself/herself on his/her auto policy.** For example, if that operator of the auto has only \$50,000 in coverage and it's a serious motorcycle/car accident, I will be on my own hook for all medical expenses incurred above \$50,000.00. Being handcuffed to the medical expense cap chosen by the motorist puts every motorcyclist in the State of Michigan at risk of financial devastation and bankruptcy.

For this reason, I implore you to support Senate Bill 528, which would place the motorcyclist's own auto insurance in first priority to pay the motorcyclist's no-fault benefits. (Right now, the motorcyclists own auto insurance is only accessed if the owner/operator of the motor vehicle has no insurance) This way the motorcyclist will be allowed the same choice that ALL motorists, pedestrians, bicyclists, off road vehicle operators and others have when it comes to their no-fault coverage. In other words, whatever choice the motorcyclist makes for himself/herself on her auto policy will be afforded to the motorcyclist in the event of a motorcycle accident.

Please support SB 528 to give motorcyclists the same choice as is afforded everyone else when it comes to their no-fault benefits and to protect motorcyclists from potential financial devastation come July 1, 2020.

Thank You,

\_\_\_\_\_