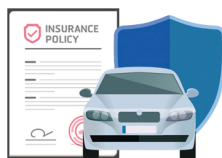




IMPORTANT CYCLING SAFETY TIPS FROM HENSON FUERST LAW FIRM

AS A CYCLIST, ARE YOU FULLY PROTECTED?

Helmet? **Check!** Lights, bike reflectors, and hi-res clothing? **Check!** But, there is a critical element of protection that most cyclists miss: **Car Insurance.**



CAR INSURANCE? Yes. Car Insurance! In North Carolina, every driver is required by law to carry a minimum of \$30,000 in car insurance coverage for bodily harm (*to others*). But \$30,000 will barely put a dent in your medical costs if you are seriously injured by a driver while on your bike.

However, you can make up for this shortfall in other drivers' insurance by purchasing "uninsured motorist" (UM) coverage and "underinsured motorist" (UIM) coverage for yourself on **your** auto insurance policy!

HOW IT WORKS

If you are hit by a car while cycling, your medical expenses are covered by the insurance of the driver that hit you. But, if they have no insurance or not enough insurance to cover the full cost of your injuries, then **your own** UM/UIM coverage kicks in. That UM/UIM insurance will pay all bills, and provide compensation for lost wages and pain and suffering. UM/UIM insurance will even cover costs should you be struck by a hit-and-run driver. This insurance applies not just if you are in your vehicle—it follows you and everyone in your family, wherever you are. For example, it covers you when you're cycling, it covers your spouse walking to work, and it covers your child riding in a friend's car.

At Henson Fuerst, we're personal injury attorneys, and also avid cyclists. We've seen the devastation of cycling injuries, which is why we recommend you contact your insurance agent and get as much UM/UIM coverage as you can afford. You can often get \$1 million in coverage for about \$100 extra per year.

Do it today. Consider it money well-spent for your peace of mind. See you on the road!

Do You Have More Questions?

Call us at **1-800-396-3300.**

We're Henson Fuerst, your local personal injury attorneys, and we're cyclists, too.

Ride Safe. See you on the road!

