**Ask Our Lawyer**

**by Rod Taylor - ABATE Legal Services**

**ANOTHER REASON TO INCREASE YOUR COVERAGE TO AT LEAST 250/500**

The odd choice of 100,000 per person/300,000 per accident uninsured and underinsured coverage on a motorcycle

That is, unless you have a sidecar. If you're paying for 100,000 per person/300,000 per accident un/underinsured coverage on your motorcycle (a two-person vehicle) then you're paying for potential coverage for a third person that will never be there. Now, it is better to have 100/300 than even lower limits such as 25,000/50,000, but hopefully this pushes you to up your limit to 250,000 per person/500,000 per accident to better cover yourself in case an uninsured driver turns left in front of you. And at least you'll know you're not paying for coverage for a third person who is not legally allowed to ride on your motorcycle (again, unless you have a sidecar).

-by Hilary Barnes ABATE LEGAL LAWYER.

**MARVELS OF MARVEL MYSTERY OIL - A SECRET MUST FOR MOTORCYCLE WINTER STORAGE**

When it gets so cold out you know you will not be riding for a few weeks, stop by an auto parts store or a Walmart and get a quart can of Marvel Mystery Oil. Pour almost the whole can in the gas tank (save about 4-6 tablespoons for later), and then fill the tank up completely with fuel. The Marvel Mystery Oil will act as an upper cylinder lubricant. *(This stuff has been around since the 30s, and I still don’t know how it works. Air cooled airplane engines love the stuff. And we all know that the airplane guys got the idea for aircraft engines from us motorcycle guys. If you want to unstick some valves or lubricate sticking valves, this stuff works like magic. Paul Romine, the guy who remanufactured Ford engines for Ford in the midwest and a NHRA Champion, swears by the stuff, and that’s enough for me. -Rod)*

Remember that 4-6 tablespoons of Marvel Mystery Oil we held in reserve? Now comes the time to use it. Pull the spark plugs out of the engine, pour a tablespoon of Marvel Mystery Oil in each cylinder, and turn the engine over by hand several revolutions in order to spread the Marvel Mystery Oil around the cylinder walls. Reinstall the spark plugs. Simple steps like these will keep your bike ready for this spring and many more to come! Especially if you own a shovel.

**GRANDDAD’S HARLEY DAVIDSON WLA - IS IT COVERED?**

**Q**. You are restoring your grandfather's WLA. It is not plated/licensed because you have taken it all apart in your garage and have restored it like new. Grand-dad would be proud. But before you plate/license the bike, your garage catches fire and destroys your family heritage. You call your insurance company and make a claim for your loss under the fire policy for your home/garage. They pay for the garage fire loss and all of the personal property, but deny your claim for the motorcycle. How can this be?

**A.** Most homeowners/fire insurance policies have an exclusion for "unlicensed” motorcycles/automobiles. So if you want your restoration project covered you must call your insurance company and request that the "project" be specifically scheduled on your homeowners insurance policy. The charge is usually modest. Failure to get this bike scheduled will leave you without insurance on your bike if it is destroyed by fire. Interestingly, if the motorcycle has been totally disassembled into parts, a good argument could be made that under most homeowner policies, the parts would have been covered. But as to a completed bike, not so. A long time ABATE member from Springfield, Illinois discovered this the hard way. "Digger" was restoring his vintage bike when his garage caught fire and destroyed his prized possession. His insurance carrier took a hard line and denied coverage for his bike. Moral of the story: call your insurance company and ask them whether the unlicensed bike is covered. If they say yes– send a confirming email/letter. If they say no, acknowledge to yourself that you are going bare (no coverage) or get the bike scheduled on your policy for the proper value.

**DROP MY NAME**

From Lisa Best, A.B.A.T.E. of Illinois, Inc. -

Rod, “We wanted to say thank you. We felt our car insurance company was taking advantage of us after an accident. We dropped your name during a discussion with them and the problem was resolved within an hour. You must be famous!”

Lisa, any ABATE member is free to use my name anytime. Hope it works. Rod

**THE DEFINITION OF “BIKER” HAS EVOLVED**

**Q:** People say I’m a biker. What’s a biker? ABATE member.

**A:** Depends on your attitude, I suppose. The word “biker,” like many others, has meaning and usage, some of which are positive, and some of which are not. Not even dictionaries can agree on the definition. Webster’s Third New International Dictionary defines a biker as “motorcyclist; especially one who is a member of an organized gang.” (A member of a gang? What is with that?) The American Heritage Dictionary of the English Language notes a biker is “1. One who rides a bicycle or a motorbike. 2. A motorcyclist, especially a member of a motorcycle gang.” Meanwhile, our British cousins define a biker as “someone who rides a motorcycle or bicycle,” - Cambridge Dictionary of American English. Curiously, the Cambridge International Dictionary of English notes an informal usage of biker as “a member of a gang group of motorcyclists.” The Random House Historical Dictionary of American Slang notes that the meaning of “biker” as “gang member” became current usage in 1968. Of course, the term would have been used informally for some time before that. Prior to 1981, Webster’s had no definition for biker at all, and was added in order to better reflect current trends in popular usage, according to a spokesperson for Webster’s.

How did we get from “motorcycle rider” to “gang member?” The exact route is unclear, but three events seem to have solidified the “gang member” connotation for bikers. The first is the Hollister, CA rally of 1947. Shortly after the end of WWII, large numbers of demobilized troops turned to motorcycling for recreation, camaraderie, and as a way of dealing with the lingering horrors of war ( Today, it is called post traumatic stress syndrome by some). One of the gatherings of riders that caught the attention of the press was a rally held in Hollister, California, about 100 miles south of San Francisco. Life Magazine, in an effort to portray the spirit of motorcycling, staged a picture of a man sitting on top of a motorcycle amid a pile of beer bottles. The myth of the biker was born.

Two other events brought the myth into clear focus for the masses, and both were images from the movies. The 1954 release of Brando’s “The Wild One” and 1969's “Easy Rider” cemented an image of bikers as marauding, out-of-control gang members. Subsequent movies and books have relied on those associations to the point where the mental image of “biker” becomes Brando or Dennis Hopper (with a football helmet, no less). It’s a shame that a conscientious, hard-working, freedom-loving group of individualists are defined by media image and a some that are not us.

How do we change the image? We keep doing the things we always do: respect others, defend our rights, participate in our communities, help the less fortunate, and ride safely. But we can do more, like contacting publishers of dictionaries and letting them know that bikers aren’t gang members any more than any other group. ABATE Legal has taken the lead by writing to the publishers of Webster’s and other dictionaries to ask that they make modifications to the definition to clarify the usage.

**Ride Safe.**

**Rod Taylor**

**ABATE Legal Services**

**LAWYERS FOR ABATE OF ILLINOIS**

**LAWYERS FOR ABATE OF INDIANA**

**LAWYERS FOR ABATE OF OHIO**

www.abatelegal.com

All questions from ABATE members are answered confidentially unless otherwise authorized and then only after the matter is concluded, except when authorization for publication anonymously or otherwise is given for pending matters. Call us at 1-(800)-25-RIDER. Questions? Submit them to: RodTaylor@abatelegal.com. © 2024.