

# ABATE OHIO



AMERICAN BIKERS AIMED TOWARDS EDUCATION



# OutSpokin'

DECEMBER  
2025



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"IT DOES NOT MATTER  
WHAT YOU RIDE  
WE ALL RIDE FOR  
FREEDOM OF THE ROAD"

We Want You



To Ride With Us!

# ABATE of OHIO

The mission statement of ABATE of Ohio is to promote and defend motorcyclist's freedom, safety and awareness through education and legislation to make Ohio the best place to ride.

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### HOTLINE

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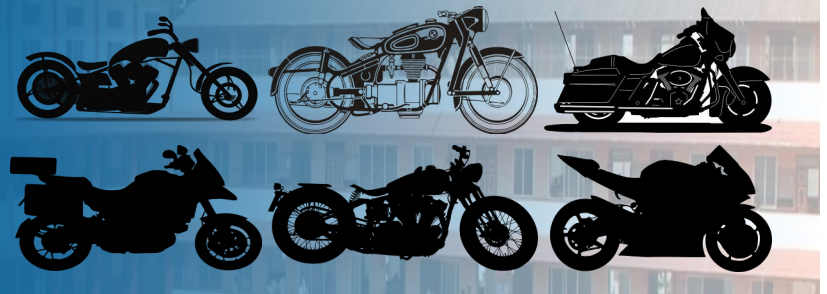
**ABATE of OHIO** encourages all members to submit letters, articles or cartoons they feel may be of interest to fellow members. **ABATE of OHIO** supports the rights of ALL motorcyclists, **ABATE of OHIO** does not endorse any products or services other than its own.

## DISCLAIMER

The thoughts and opinions expressed in this newsletter are those of the individual contributors alone and do not necessarily reflect the views of the ABATE of OHIO board and it's members.

# CHAIRMAN OF THE BOARD

## Kolman Fuzy



Greetings, ALL Abate members: Writing my December article two weeks before Thanksgiving gives me pause for a little reflection. What am I thankful for? The obvious things: reasonably decent health, a home and comfortable lifestyle, motorcycles to ride and the freedom to ride them. I am also thankful for those organizations and the individuals who belong to them that take it upon themselves to fight to preserve those freedoms that are associated with the motorcycle lifestyle. Does this include you? It is said that 1% of motorcycle riders participate in the fight to maintain motorcyclist's rights and freedoms. To me, that is a ridiculously low number. Please ask yourself if there is anything more you can do to assist in the struggle. Educate yourself on the issues, make a phone call, send an email, attend a meeting, join a motorcycle organization. We can all do a little more, don't assume the next person will do it, help make it happen.

In Ohio, something we need to do is contact the Ohio House of Representative Judiciary Committee Chairperson Rep. Jim Thomas and ask that Substitute Bill HB 357 be placed on the Committee Agenda. This is our Right of Way Bill which seeks to increase the penalties for injuring or killing someone during a right of way violation. Please keep in mind that this is not a motorcycle specific bill, but one that will benefit all roadway users. Let's get this done!

In October, Ed, Sherry Hill and I attended the Motorcycle Ohio Stakeholder's Meeting. It was a comprehensive presentation of all thing Motorcycle Ohio related, including safety initiatives, crash statistics, training and reports from the AMA, MRF and ABATE. Also discussed was funding for the MO program. I would like to take this opportunity to congratulate the staff of MO and all their instructors for the excellence of the training and safety programs they present. Thank you for a job well done, ALL!

ABATE wise, we are in the election cycle, as mentioned in last month's article. Results will be in the January OutSpokin' and in my January article.

I sincerely hope that everyone had a great Thanksgiving and that everyone has a Merry Christmas! For those of you who continue to ride, be as safe as possible, watch out for the idiots, and mind the weather and road conditions.

Respectfully submitted,

*Kolman Fuzy*

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In October, Motorcycle Ohio had a Stakeholders Meeting at the ODPS building in Columbus. Sherry Hill, Kolman Fuzy and Ed Schetter attended from ABATE of Ohio. The purpose of the meeting was to go over the latest safety statistics and let everyone know the status of the Motorcycle Ohio program. ABATE of Ohio received an award for the support we have given the program since the very beginning.

Ride Safe,

Ed Schetter





# ABATE of Ohio, Inc.

American Bikers Aimed Towards Education



Region Zero

## Monthly Meeting



Saturday, December 20, 2025  
at 1:00PM

## The Local Tap & Grill

Formerly: The Yellow Dog)

2242 Greenville Rd. Cortland Oh. 44410  
(Rt.88, Just West of Rt.46, Mecca, Oh)

*Bring Your Friends...!!!*

**We'll have ELECTIONS and  
introduction of our 2026 Officers.**

**We're Doing Deep Fried Turkey.**

**We're asking that you bring  
Side Dishes, Cookies, Snacks, etc., etc.  
for this Holiday Meeting.**



TA Brown 330 727-8286 tafop28oh@aol.com

Web: <https://abate.com/regions/region-zero/>

Facebook: ABATE of Ohio Inc., Regionzero



# Member Benefits

... ABATE OF OHIO MEMBER BENEFITS ...

Free ABATE of Ohio Foundation Raffle Bike Ticket (\$10 Value)

**\$37.50** Reimbursement for completed Motorcycle Ohio Program

**\$3500** accidental death & dismemberment insurance

Available through ABATE Legal Services:

Free Wills Discounted Legal Fees

[Roadhazard.org](http://Roadhazard.org) to report hazardous roads

Dedicated line to ODOT to report problem traffic signals

Organized rides and events, often supporting charities

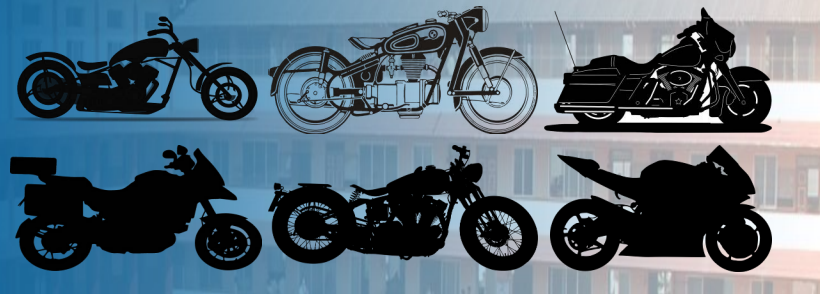
Factual / current information regarding laws impacting motorcycling

A brotherhood with people who make a difference

Merry Christmas  
&  
Happy New Year

# EXECUTIVE DIRECTOR

Ed Schetter



Here it is the Christmas Season and the first thing I'm grateful about this year is that we are in an off year for big elections. I want to say that I am happy that I can watch the Buckeyes play on Saturdays and see ads for beer, fast food, munchies and drugs that have a list of side effects so bad that I'm surprised anyone would use them instead of political ads (which I have also found have many negative side effects when watched for too long.)

It is time to look at each other and say we must agree to disagree at time and work together to move this Great Country forward. This goes for States, Counties, Cities, etc. also. This divisiveness has to end. It is time to put this negative thinking aside and do what we know how to do. We are freedom fighters and if we are going to fight to keep the rights we have and get back some of those we have lost we need to work with legislators that are willing to make hard decisions, set aside the wishes of special interest groups and do what is best for our country, state and the citizens that live here. We are also going to need people willing to stand up and tell government, "I am a tax payer, you work for me and I'm not happy with the job you are doing. Now get out there and make this country and state better. That is your job." Not a bunch of people that will passively sit by, letting others fight for their rights, and hope for the best. This is not a liberal or conservative thing. Not a political party thing. This is an American and an Ohioan thing. We are half way through the legislative cycle. We have a right of way bill to get passed.

Take this special time of year and spend it with friends and family. These are the times to make memories that you cannot get back. Thank you for all the time and effort you put into ABATE, we would not be where we are without you. Let's be ready for the New Year.

By the way, I hear an ABATE of Ohio membership makes an excellent Christmas gift (or any other holiday.)

HO, HO, HO

Enjoying the ride

*Ed Schetter*

Proud & Grateful Executive Director  
ABATE of Ohio Inc.





# Editor's NOTE

Yes, We have another flyer (for the December meeting) from Region Zero in here. If YOUR region has a flyer, get it to me and I'll put them into the next magazine. Don't forget, this covers the whole state, actually anyone with a computer has access to it. Share it, please!!

You can email me anything and I'll submit it for publication. Our publisher Rick is pretty cool, and puts together a very good read! Thanks Rick from Island Newsletters.

On another note, I had a really good editorial written, I have no idea where I put it in my computer. Of course, that pertains to anything in my house also, I put it down, never to be seen again. (Still haven't found my iPad yet, ugh!) And now I'm too busy "doing leaves" to do anything else. I know that I could pay some company and get it over with, but what happens next week? Do I pay again? I feel like I'm being held hostage by my trees. Actually, I procrastinate, a lot. Maybe I can procrastinate right into spring when the wind will do me the favor of taking them to my neighbors yard. Then I'll be just about ready to get on the bike and ride away somewhere, which if the leaves were smart, is where they should go right now.

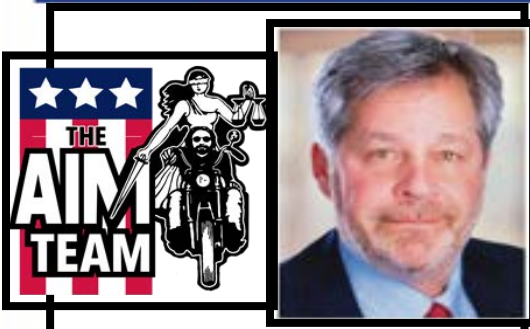
At your service....

*Donna Sam*

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## Leading the Way: The Rise of Female Bikers

Throughout the history of motorcycling, there have been many incredible women riders. While they haven't always received the same recognition as men, their impact on the culture and community is undeniable. From early pioneers who broke stereotypes to the modern-day women who are taking leadership roles, female bikers have always been part of the story, even when the spotlight didn't shine on them.



Over the last decade, the number of female riders has grown tremendously. Riding clubs designed for and led by women have been popping up across the country. These groups are more than just social circles, they've become networks of support, mentorship, and empowerment. Women are also stepping into key roles in motorcycle rights organizations, advocacy groups, and event planning, shaping the future of the lifestyle we all love.

Too often, the image of a “female biker” is limited to someone riding on the back seat. While many women do choose to ride as passengers, more and more are taking the handlebars themselves. In fact, manufacturers and training programs have seen a steady increase in women signing up for safety courses, purchasing their own bikes, and joining group rides. Whether you ride your own or ride two-up, your presence matters.

And let's not forget the vital role that female passengers play in the movement. Many are deeply involved in shaping the motorcycle community, serving as presidents and officers of organizations, volunteering at events, coordinating rides, and standing on the front lines to spread awareness about motorcycle rights and safety. Being on the back seat doesn't make you less of a biker; it makes you part of a team. Our strength has always come from unity, from brothers and sisters standing together to protect our freedoms.

Modern female riders are also carving out new spaces and breaking barriers. Many are leading charity rides, organizing rallies, and using social media platforms to share their journeys and educate others. Female influencers and content creators are inspiring younger generations, showing that there's no single definition of what a "biker" looks like. Women are also making their mark in the custom motorcycle world, building, restoring, and designing bikes that reflect their own style and skill.



If we want to keep moving forward, we need to continue to **educate, support, and empower women** to use their creativity, strength, and resourcefulness to help the motorcycling movement grow. This means creating welcoming spaces for new riders, offering mentorship to those just starting out, and recognizing the contributions of women at every level, from the front seat to the back seat, from the boardroom to the open road.

The future of motorcycling isn't defined by gender. It's defined by **passion, dedication**, and the **freedom** we all fight for. Female bikers aren't just fitting in; they're helping lead the way.

Play hard, never give up, dream big, take chances and live life!

*Happy Holidays*





# HOUSE BILL 357

**House Bill 357** which we got introduced and assigned to a committee, is only the first step. It raises vehicular homicide, vehicular manslaughter and vehicular assault all to a misdemeanor 1 charge. We believe that taking someone's life should be a felony. Substitute Bill 357 does move vehicular homicide and vehicular manslaughter to felonies. The committee will hold a hearing after which they will decide on which bill they will put forth for additional hearings.

**Please write, E-mail or call all the committee members** and inform them of what we want, especially the chairman of the committee. Below is a copy of the E-mail I sent to each of the committee members. Feel free to use any or all parts of it as a guide on what you should write or say. Let's make our voices be heard!

*LION MAN*

I am contacting you regarding H.B. 357 which has been assigned to the Judicial Committee. While H. B. 357 is a move in the right direction, I firmly believe that if you kill someone you should be charged with a felony. I believe that substitute bill H.B. Sub 357 is a much more efficient bill because Sub. 357 does change Vehicular Homicide to a F 5 (currently a misdemeanor 1) and Vehicular Manslaughter to a Felony 5 (currently a minor misdemeanor) and keeps Vehicular Assault as a misdemeanor 1 as is in the original H.B. 357 (currently a minor misdemeanor).

The basis for this action is not an isolated event. Almost every day in Ohio, especially in the summer, someone is losing their life or being seriously injured due to inattentive drivers, especially motorcycle and bicycle riders and even pedestrians.

While neither H. B. 357 nor the more efficient Sub. H. B. 357 will change the fact that someone was killed or seriously injured, we believe, and it has been shown with other legal issues, that increasing penalties has changed and increased drivers' attention to the responsibilities of operating a vehicle on Ohio roadways.

Please consider approving Sub. Bill 357.

If you would like to have further conversations regarding activities ABATE of Ohio Inc has done prior to this legislation to reduce risk, please feel free to contact me. Thank you for your time.

Sincerely,

William "Lion Man" Dodge  
State Legislative Director of ABATE Of Ohio Inc.

Phone number: 330-718-3066  
Email: AbateLionMan@gmail.com

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# SAFETY EDUCATION

Hello from the Safety & Ed Director Desk,

I know some of you brave the elements and ride all year long but all our babies get put away for hibernation till next year. This presents a great opportunity to go thru your bike/s and make sure they are ready to ride next season. I am sure they would appreciate a bit of loving care and being with you throughout the long winter.

Even though it is heading into the Winter season some of us keep working for your safety and education. With that being said on Nov 21<sup>st</sup> we will have our first Zoom meeting of the Motorcycle Safety Working Group. This was started last year and thru the meetings we came up with 3 top priorities for motorcycle safety to add to the Ohio Strategic Highway Safety plan. It is a great group of people from all walks of motorcycle life and beyond.

Motorcycle Ohio is proud to announce we will begin a roll out of online classrooms for the 2026 training season. Initially it will be only at certain training sites with a hopefull complete rollout to all Ohio training sites in July 2026. This has been in the works for some time, and I think everyone who does the online classroom will be thrilled with it! One of the main reasons for this is that it can be a hardship for a lot of students to attend a 4-hour classroom portion during a weeknight. Now not all training sites have weekday (evening) classrooms, but a lot do.

I will go into deeper detail next year regarding the online classroom portion of training.

I attended the Stakeholders meeting in October in Columbus. As always very informative and the stats don't lie, we are still holding steady at crash's whether fatal or not being our fault. This needs to turn around. Speed was the number one factor. I will delve into this deeper next year as well.

Membership: it is December and what a great idea to buy a friend (one who is not an Abate member) a year's membership! I have said this before but just think, if every one of us pays for just one other membership, we could double our membership base! Along with that, inform them about the benefits and who we really are. Taking that bit of time may make a huge difference!

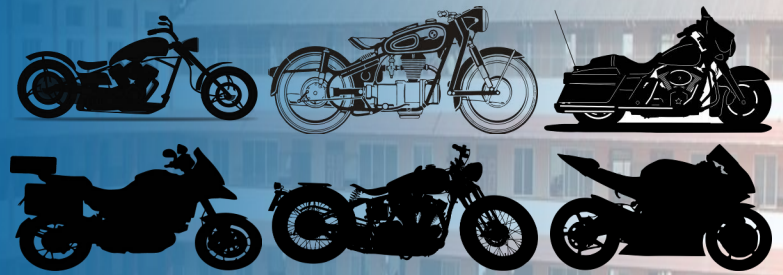
Merry Christmas to everyone.

***Life is like riding a motorcycle. To keep your balance, you must keep moving forward.***

*Sherry Hill*

Safety & Ed State Director

# LEGISLATIVE NEWS



Well, another month has passed since we have reached out to you with the Out-Spokin'. I hope you were able to get some last minute riding in before we had to start layering up with clothes to get that one more ride in. I want to start my article with a correction from my report last month. I mistakenly stated that your ABATE state officers are working with others to look into a lane splitting bill. What we are looking into is a **lane filtering bill**. Lane filtering is meant to make certain traffic situations less risky for motorcycle riders. It is officially defined as the practice of a motorcyclist moving between lanes of stopped or slow-moving vehicles traveling in the same direction at low speeds.

The bill allows lane filtering only when:

Traffic is stopped or moving at 15 MPH or less;

The roadway has at least two lanes in the same direction;

The posted speed limit is 55 MPH or less;

The motorcycle travels no more than 10 MPH faster than surrounding traffic;

If you have any questions or concerns regarding this issue, please contact me or Chairman of the Board, Kolman Fuzy.

We still have not heard anything regarding H.B. 357/Sub H.B. 357. While it is a little frustrating to have to keep waiting, on the positive side it gives us more time to continue to send emails, phone calls or snail mail to the committee members asking them to support Sub H.B. 357. I will include in this newsletter a copy of my email to the committee chairman and which I used to send to all the committee members. Feel free to use any part of this if you wish in your own mailings, and I will also have a list of all the committee members and their contact information posted in this newsletter.

I hope everyone had a great summer and that you have a great upcoming Thanksgiving Holiday. And Go Buckeyes!!!

*Lion Man*







## **The Bikers Rights Machine** **- Unstoppable**

Kirk "Hardtail" Willard  
MRF President

In both my professional world and my biker world I often find myself discussing the many successes those of us involved in motorcycle rights have enjoyed over the years in the political, regulatory, and bureaucratic arenas. The discussion often leads to how we do it. How we stop federal helmet amendments dead in their tracks, how we get federal grants for motorcycle safety to the tune of 25 million dollars, how we prohibit federal agencies from lobbying with our taxpayer dollars, hinder motorcycle specific discrimination, how we get an audience with the top officials in the country and in some cases the developed world regarding important motorcycle issues such as health insurance, motorcycle safety recommendations, motorcycle manufacturing regulations, how we get exceptions to regulations no one else gets, how we create federal motorcycle advisory councils, how we get into all those important meetings in the United States and Europe regarding anything motorcycle, how we have achieved unequalled access to local, state, and federal politicians with a wide reaching and impactful influence? And on top of the federal victories are literally hundreds more biker victories each year back in our home states. I love explaining how the system works, both the process and the relationships key to it, and the fact that we can and do routinely get laws made or stopped on our behalf. Myself like a majority of you live and breathe this stuff and realize this all comes from twenty and in some cases thirty years of the most dedication, fiercest determination, highest level of passion and integrity, and the strongest desire to do the right things for motorcycles, but how does one explain that to those not in the arena.

Well, I saw a couple specific things happen at Legislative and Officer Training events as I traveled around the country recently to State Motorcycle Rights Organization (SMRO) events while representing the Motorcycle Riders Foundation that simply but pointedly illustrates how we can be unstoppable as a movement.

The first example was an ABATE Officers Training the first of this year where all local, regional, district, and state officers within the organization are expected to attend a two day seminar over a weekend where the tone, organizational and legislative strategies, events, training materials etc. are laid out and discussed for the coming year. I realize this happens all over the country but what amazed me was the fact that the attendees then paid for the event themselves. They have a crazy tradition where they auction off the same ugly green ABATE T-Shirt year after year and I watched these people in-masses literally empty their wallets in a district versus district competition to buy the shirt; I am talking thousands and thousands of dollars from the people in the room. And then after the winning bidders picture was taken with the shirt I watched them carefully fold the shirt up and donate it back to the state office for the next year and all the money tossed in by everyone there went to pay for the event, the bidders that didn't win left their money on the table and donated it anyway. The second event a few weeks later had about 400 people in attendance and I saw a couple things. One was an impressive District by District sponsorship that helped pay for the event and then they had a donation line-up where thousands upon thousands were donated to a Political Action Committee (PAC) fund. It was said that this PAC has nearly \$50K for use in the upcoming elections to support biker friendly candidates. These events reminded me of the Meeting of the Minds (MOTM) where I have seen bikers pay thousands of dollars for a collectable knife at auctions to support the MRF, as was the case last year it has even happened more than once during the event. I recall a lengthy discussion with the General Secretary of the Federation of European Motorcyclists Associations (FEMA) trying to explain why a biker would bid \$10K for a knife and he was even in our movement. To this day I do not think he understood this type of commitment that he saw repeated several times on his visits to the MOTM. What other movement or organizations can you see things like this where people pay for their own training to further



their own organization and bid thousands of dollars for knives and other auction items that we brought ourselves. It seems funny to explain events like this to people outside our movement because they simply cannot imagine that level of dedication and passion that we bikers have. This is why we are unstoppable.

I do not believe we can ever be stopped but we can at times get slowed down. I will draw from my history while growing up in North Dakota for an analogy. My early days are filled with western adventures, cowboy stories, and I especially liked the romance of the gunfight. And it was said that friends should never get into a gunfight with friends, only their enemies. Because when friends fire on each other at best they both miss but lose some of their steam and influence in the process. Worse is the case where one or both of them shoot each other and whether it be one or both, they along with many other associated people lose, sides get chosen and new enemies and distractions pop up when that happens. Where is this going, you ask? Well as I travel around the country I see a growing trend within our movement, I see friends drawing and shooting at friends and taking their eye and focus off the enemy. We need to take a look at whom and when we are drawing our guns. We are unstoppable when drawing and firing all together on the enemy, much less so when bikers end up firing at other bikers.

There is another thing that perplexes me in my daily work on motorcyclists' rights. All the national motorcycle organizations to include the Motorcycle Riders Foundation, the American Motorcyclist Association, and the National Coalition of Motorcyclists have government relations departments, a legislative task force, legislative teams and in some cases more than one of these. The Motorcycle Riders Foundation has nearly 100 years of legislative and lobbying experience on our legislative team, our Board of Directors has over 300 years of combined experience, and when we draw up our legislative agenda for the coming year we involve our SMRO partners at MOTM at the Legislative Strategy session which likely brings in another 1,000 or so years of experience in this area. I also know for a fact each of our SMRO partners have Legislative and Government Relations teams that also have several hundred years of experience on each of them. So, I must say with all the heavy horsepower in this area, I am amazed that as a movement we at times spend energy on statements and positions that are not coming from our own organizations with all these years and years of experience.

Bottom line here is that I know as you do what power and influence, we have when we stick to what we do; we can be and in fact have shown repeatedly that we are unstoppable. To always be that unstoppable force we must refrain from drawing and shooting at each other and from being distracted by issues not coming from our organization's years and years of experience in the legislative, political, and legislative arenas.





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**Hello MRF Members & Future Members!**

## **MRF Watching User Fees Ensuring Fairness For Motorcycles**

As Congress prepares to take up a major highway and transportation reauthorization bill in 2026, proposals to impose new federal registration fees on electric and hybrid vehicles are expected to resurface. House Transportation and Infrastructure Committee Chairman Sam Graves (R-MO) this week stated that user fees on EVs and hybrids will likely be included in the bipartisan legislation, emphasizing that "If you are using our roads and bridges, you should be paying into that process." The Motorcycle Riders Foundation (MRF) continues to monitor these discussions closely to ensure that motorcycles are treated fairly in any user fee system used to fund road and infrastructure construction. The MRF supports the principle that all roadway users contribute to the upkeep of the nation's highways, but we will strongly oppose any proposal that unfairly singles out or penalizes motorcyclists. A key part of this debate centers on the federal gas tax, which has remained unchanged at 18.4 cents per gallon since 1993. With inflation and improved vehicle fuel efficiency reducing revenues, the Highway Trust Fund, which is funded through the federal fuel tax, faces a growing deficit, prompting lawmakers to explore new funding mechanisms.

With Congress under pressure to stabilize the Trust Fund, there will be increased focus on identifying new and fair sources of revenue. The MRF is committed to ensuring that motorcyclists' voices are part of this conversation and that policymakers understand the important role motorcycles play in reducing congestion, fuel consumption, and roadway wear. As work on the 2026 highway bill moves forward, the MRF will remain vigilant in protecting the rights and interests of America's riders.

In closing, I wish each and every one of you reading this, a very Merry Christmas! Let us know that a new year is right around the corner and God willing we will all be there to see it. We need to keep up on all the current events not just here in Ohio but across the nation and be vigilant.

If you need any assistance in renewing your membership, just contact me. I will help you as much as possible.

In closing, be safe & educated!!!

Till Next Year .....

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## Ask Our Lawyer

by Rod Taylor - ABATE Legal Services

### THE INSURANCE COMPANY'S UNFAIR WEAPON - NO CONTACT RULE

Here is how the insurance company's no contact rule works and why it was created. In general terms, the motorcycle insurance coverage you have meets the state legal requirements on the other guy in case you are at fault. You may also have uninsured/underinsured coverage when the other guy is at fault, but either does not have insurance or not enough insurance to take care of your losses. In the fine print of your insurance policy is language that says "if you do not make contact with the other vehicle that was at fault, and that unidentified vehicle leaves the scene, you do not have coverage for that loss." In other words, if

you lay your bike down to avoid the accident and injury, and do not make contact with the other vehicle—close, but no cigar. The insurance company with that language in its policy will not pay, even if you have ten neutral witnesses and a minister confirming your story. However, if you make contact with the vehicle at fault, your policy provides for payment of your losses.

Here is what the insurance companies have to say for themselves. They worry that if there is no contact with the adverse vehicle, they could be subject to fraudulent claims, and they do not want to take the time to look into your story.

For example, if we are riding on gravel and lose it through our own fault, the insurance companies worry that we could contrive a claim for damages and say that a mysterious vehicle driven by an old lady with blue hair caused the accident and left the scene. But that would be fraud. Criminal penalties and the facts should deter this kind of claim. What about when there are neutral, independent witnesses who observe the adverse vehicle driving erratically, causing us to lay our bike down, and that adverse vehicle leaves the scene? No fraud here. How do you suppose the leading motorcycle insurance companies apply the rule in that case? They deny the claim every chance they get and point out the "no contact rule language". There are some biker friendly insurance companies that will give you the benefit of the doubt and let you supply witnesses and facts that prove your claim. I will publish the names of those companies in a future column. You should buy from them and fire the others.

### INSURANCE COMPANY MISAPPLYING "NO CONTACT RULE"

**Q.** Hello, my husband was in a wreck on Sunday. Someone pulled out in front of him, and he could not stop in time, so he chose to lay the bike down instead of hitting the SUV. Now everyone, including our insurance, says we have to pay for the damages to our bike because we did not hit the other vehicle. We even had a witness saying it was the other car's fault. It's all in the police report. So, I was wanting to know if there is any law that would help us. Thank you.

**A.** The insurance companies are confused or are trying to pull a fast one. If the SUV driver caused your husband to take reasonable steps to avoid a crash and injury, the insurance company for the SUV should pay for damage to your bike and other losses. Call me and I will talk with you about your options. The no contact rule usually comes into play when you lay the bike down, get run off the road, and the adverse party leaves the scene and is never identified. Insurance companies say they have that rule in order to prevent fraud. Some enlightened and biker friendly insurance companies will at least let you try to prove the crash and run in "no contact" situations. In many cases there are independent witnesses who can confirm the cause of the crash and eliminate the insurance company's fraud concerns.

Below I have reprinted the article I wrote regarding the origin of the "no contact rule." Hopefully this will help you with your claim.

### MORE ON NO CONTACT RULE AND SEASONAL INSURANCE

COMMENT FROM A MEMBER ON A PREVIOUS COLUMN. I read your article on the insurance companies and loopholes that may be in motorcycle policies, specifically the "no contact" rule. I have been in the insurance industry, specializing in motorcycle insurance. One of the reasons I became involved with ABATE is because so many riders are unaware of the kind of coverage they have or need, or how much is enough, and I have always promoted that each rider should take the time to read his or her policy or take it to a professional that knows motorcycle insurance, for a review.

While I have moved on from selling motorcycle insurance, I try to stay on top of the ever-changing policy forms from various carriers. It is true that under the uninsured/underinsured section of a policy in the State of Indiana, in order to have a valid claim for property damage or bodily injury, there must be contact with an identifiable driver and/or vehicle (Some enlightened insurance companies have softened this rule). This, again, is also true for private passenger vehicle policy. As I am sure you have had your experience with a variety of insurance companies, the sub-standard carriers are more apt to look for a “way out” of a claim, which is why I do my best to educate my fellow bikers. (COMMENT FROM ROD - IF YOU CAN, TAKE OR HAVE A FRIEND TAKE A CELL PHONE PHOTO OF THE ESCAPING VEHICLE - THAT MAY HELP AS SOME INSURANCE COMPANIES MAY ALLOW THE CLAIM WITH NO CONTACT.)

As far as carriers offering seasonal coverages, I will admit there are a few out there that still write policies this way. However, if a bike owner purchases this policy from an agent, it is the agent’s responsibility to explain the coverage, just as I’m sure you explain to your clients what the law says and what their options are when they come to you for help. It is not the carriers’ fault for offering this type of coverage. There are plenty of bikers out there who put the bikes away for winter, no matter what, so they don’t have to pay for an entire year. But there are many insurance companies that have now discontinued these types of policies because of the increase in riders and the change in rider’s needs.

(UPDATE: We had a client that had seasonal insurance and encountered a 60-degree, sunny day, in January. The client thought they would just run a few errands and wouldn’t be gone long. Well, they got hit on their motorcycle and their claim for uninsured/underinsured was denied because they were only carrying seasonal insurance. My advice, if you get an itch when the weather breaks, **SEASONAL INSURANCE IS NOT FOR YOU!**)

*Rod Taylor*

ABATE Legal Services





## ACCOMPLISHMENTS

**2025** Day after Bikers Inside Beltway, Senate acts on HJ Resolutions resulting in revocation of waivers to California Air Resources Board (CARB)

**2024** MRF leads Congressional Motorcycle Caucus "Ride To Work" on the streets of Washington DC to promote Motorcycle Awareness.

**2024** MRF representatives officially appointed to the Federal Motorcycle Advisory Council (MAC)

**2023** Six MRF members selected to the "Community of Practice" groups, updating federal motorcycle safety guidelines.

**2023** MRF meets with NTSB officials, discussing concerns over Autonomous Vehicles (AV) not recognizing motorcycles.

**2022** U.S. House Passes H. Res 366 Motorcyclist Anti-Profilng Resolution

**2022** Government funding bill includes language directing NHTSA to report back to Congress on activities and policies related to the profiling of bikers

**2022** 27 Members of Congress send letter to NHTSA seeking answers on recent crashes involving autonomous vehicles and motorcycles

**2022** Inducted into the Sturgis Motorcycle Museum & Hall of Fame

**2018** By unanimous consent, the U.S. Senate Passes S. Res 154 – Motorcyclist Anti-Profilng Resolution

**2012** National Transportation Safety Board drops motorcyclists from "Top Ten" list

**2012** Established the MRF Industry Council allowing aftermarket manufacturers to be more involved with the bikers' rights movement

**2009** Held the first national motorcycle lobby day event in Washington, DC



THE ONLY NATIONAL  
MOTORCYCLE RIGHTS ORGANIZATION  
DEDICATED TO ON-STREET RIDERS



**This just scratches the surface!**  
**For more MRF history, visit [MRF.org](http://MRF.org)**



Motorcycle Riders Foundation  
PO Box 9090, Peoria, IL 61612  
202-546-0983 | [mrfoffice@mrf.org](mailto:mrfoffice@mrf.org)

- ☐ Annual Individual Membership \$35
- ☐ Annual Joint Membership \$60
- ☐ Annual Sustaining Membership \$100
- ☐ Annual Independent Motorcycle Aftermarket Membership \$100

- ☐ Individual Auto-Renewal Membership \$35
- ☐ Joint Auto-Renewal Membership \$60
- ☐ Sustaining Individual Auto-Renewal Membership \$100

- ☐ 3-Year Individual Membership \$95
- ☐ 3-Year Joint Membership \$140
- ☐ Sustaining Membership Club \$100
- ☐ Freedom Fighter Donation ☐ \$10 ☐ \$25 ☐ \$50

Motorcycle Riders Foundation  
PO Box 9090, Peoria, IL 61612



Phone: 202.546.0983  
[www.mrf.org](http://www.mrf.org)

[mrfoffice@mrf.org](mailto:mrfoffice@mrf.org)

**It's time you did something more to protect your rights! Join and Support Motorcycle Riders Foundation**

- ☐ New
- ☐ Renewal

Referred by Debbie Stondell

- ☐ Please check if you are a US Citizen
- ☐ Check here to NOT receive patches and pins
- ☐ Check here to NOT receive MRF Email alerts
- ☐ Check here to receive MRF Newsletter electronically (email)



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Name of Business \_\_\_\_\_  
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☐ Visa ☐ MasterCard ☐ AmEx  
Card Number \_\_\_\_\_  
Expiration Date \_\_\_\_\_ CVV \_\_\_\_\_  
Signature \_\_\_\_\_ Date: \_\_\_\_\_

## THE 12 HIGH PRIORITY OBJECTIVES FOR THE MOTORCYCLE RIDERS FOUNDATION (MRF)

- **Autonomous Vehicles:** Advocate and monitor any legislation or regulations related to motorcycles concerning connected and autonomous vehicles.
- **Crash Avoidance:** Continue to promote the theme of crash avoidance versus safer crashing, urging the National Highway Traffic Safety Administration (NHTSA) and the U.S. Department of Transportation (DOT) to focus on crash prevention and support rider education by providing funding and other resources.
- **Data Recording:** Pursue legislative language that any collected or available vehicle data is the property of the consumer and in which the consumer has the choice of whether to opt-in to having their personal data communicated to interested parties.
- **Definition of a Motorcycle:** Educate policymakers and advocate for change to the current definition that better reflects the current two and three-wheel motorcycle landscape.
- **Emission Regulations:** Engage the Environmental Protection Agency (EPA) & Congress on any activity related to motorcycle emission regulations.
- **Helmet Laws/Equipment Mandates:** Oppose any mandatory federal helmet or personal protective equipment/apparel mandates.
- **Internal Combustion Engines:** Work to ensure the survival of internal combustion engines.
- **Profiling:** Sustain lobbying efforts for the passage of resolutions or legislation that promote awareness and the prohibition of motorcyclist profiling.
- **Renewable Fuels:** Advocate for targeted changes to the Renewable Fuel Standard (RFS).
- **Right to Repair/Modify:** Protect and advocate for "Right to Repair" provisions that allow consumers the ability to repair and modify their motorcycles.
- **Surface Transportation Reauthorization (Highway Bill):** Advocate and pursue legislative efforts related to the next highway bill reauthorization (the current act is set to expire in 2026).
- **Vulnerable Roadway User Terminology:** Monitor and ensure that motorcycles and motorcyclists are a specific and unique category or classification.





# Independent Motorcycle Aftermarket **PROTECT YOUR BUSINESS!**

It's time for independent aftermarket motorcycle businesses to unite and join the *Independent Motorcycle Aftermarket*. The IMA is a growing network of aftermarket shops and suppliers who believe in unity in purpose toward common goals.

## Unity in purpose includes:

- ✓ Passage of Right to Repair legislation
- ✓ Protect the right to modify
- ✓ Protect the internal combustion engine
- ✓ Maintain the availability of fuels not harmful to motorcycle engines
- ✓ Fight End of Life Directives

Join your independent motorcycle business owning peers to protect our investment and the future of motorcycling. The *Independent Motorcycle Aftermarket* works with the Motorcycle Riders Foundation and has your back!



[www.mrf.org](http://www.mrf.org)





**CHECK TWICE - SAVE A LIFE**  
**MOTORCYCLES ARE EVERYWHERE!!!**

*Common causes of motor vehicle vs. motorcycle accidents include:*

**MAKING LEFT TURNS** - Before turning **LEFT, CHECK TWICE** to ensure no motorcycle is coming. You're conditioned to look for cars and trucks, and it is easy to 'overlook' an oncoming motorcycle if you're not looking for one.

**PULLING OUT** - Before pulling out from a parked position, **CHECK TWICE** by turning your head and **LOOKING** for oncoming motorcycles. Motorcycles need more room and space to stop suddenly than a car or truck.

**CHANGING LANES** - Motorcycles can easily fit in the blind spots of your mirrors. Put your blinker on and **CHECK TWICE**, turn your head to **LOOK** to ensure there is no motorcycle in your blind spot!

**SHARING A LANE** - Don't share a traffic lane with a motorcycle. Even though a motorcycle is smaller than a car or truck, they are entitled to their entire lane.

**DON'T FOLLOW TOO CLOSE** behind a motorcycle - a motorcycle needs more room than a car or truck to stop. Keep a good distance behind a motorcycle, leaving enough room for you to stop.

*Help reduce accidents and injuries . . .*

**CHECK TWICE - SAVE A LIFE**  
**MOTORCYCLES ARE EVERYWHERE!!!**

DON'T TEXT WHILE DRIVING

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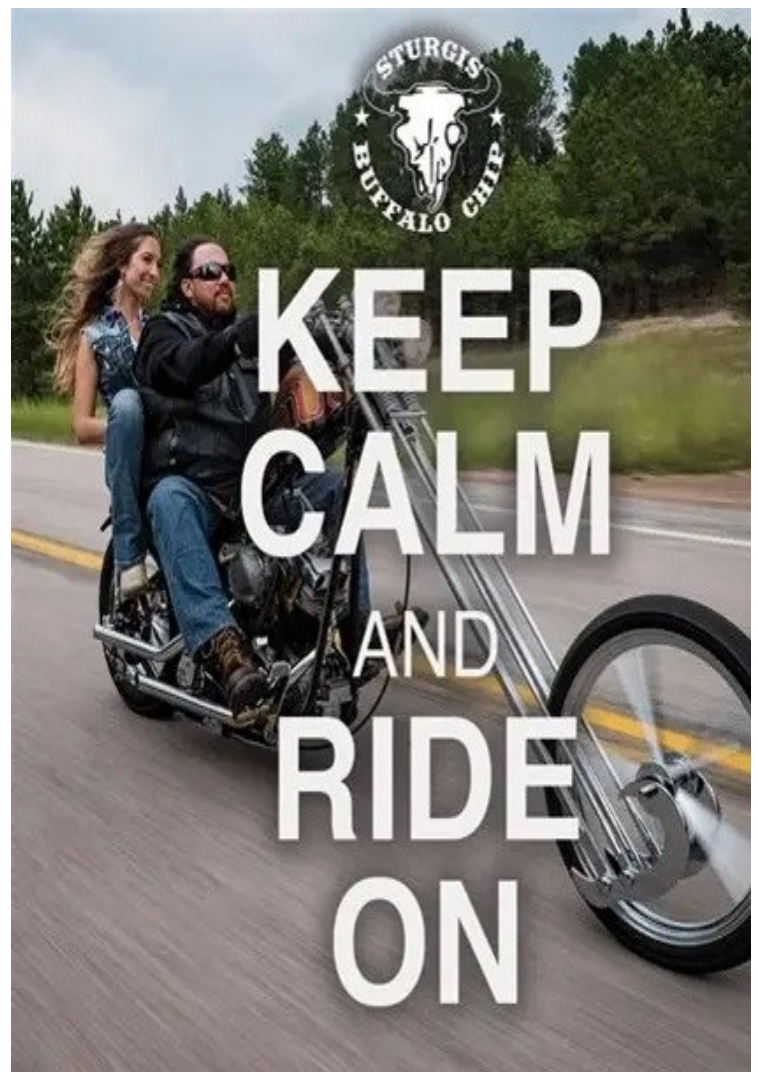


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**(614) 545-1665**







1)... To initiate , endorse and sponsor educational programs such as rider safety, public awareness, legislative and affirmative action and, individual freedoms and rights.

2)... To create and promote a positive public image of motorcyclists and motorcycle groups and to dispel and disprove media hype, unfounded propaganda and the "Hollywood" image.

3)... To encourage goodwill and mutual understanding among motorcyclists, law enforcement personnel and the general public.

4)... To serve as an information source on matters pertaining to current laws, pending legislation, personal rights, political inclinations of elected officials and their constituents, and voter awareness.

5)... To act as a central responsive agency to devise and coordinate recreational, legislative, educational, and charitable activities



SUPPORT YOUR MOTORCYCLE RIGHTS ORGANIZATIONS



# OHIO ABATE MEMBERS

# news

**MEMBERS PLEASE SUBMIT**

Articles..Pictures..District Information

Pictures.. Run / Party / Shows

This is YOUR publication.

[donnasam@zoominternet.net](mailto:donnasam@zoominternet.net)



Merry  
**CHRISTMAS**

# DECEMBER

| SUNDAY  | MONDAY   | TUESDAY  | WEDNESDAY   | THURSDAY   | FRIDAY   | SATURDAY  |
|---|--|--|---|--|--|---|
|         | 1<br> | 2<br> | 3<br>    | 4<br>    | 5<br> | 6<br>  |
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| 28  | 29<br><br>11   | 30   | 31<br> |  |  |   |

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