

The Honorable _____

State Senator
State Capitol
P.O. Box 30036
Lansing, MI 48909-7536

Dear Senator _____

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 SB-1, starting on 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 has health insurance which covers accidents, Medicare, or is covered under another auto policy); capping at \$50,000 (if the person has Medicaid); \$250,000; \$500,000; or to keep unlimited benefits as the old "no fault" law provided for.

Under SB-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 motorcyclist's claim for medical expenses is bound by the cap that the motorist chose for himself/herself on his/her auto policy. For example, if that operator of the auto has \$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. I will be handcuffed to the medical expense cap chosen by the motorist (even when the motorcycle rider is not at fault) puts every motorcyclist in the State of Michigan at financial devastation and bankruptcy.

The choice of medical coverage is given to all car and truck drivers but NOT to motorcyclists. Bicyclists, pedestrians, ATV owners, snowmobilers can all go to their auto policy for coverage but motorcyclists CAN NOT.

For this reason, I implore you to support HB-4809, which would place the motorcyclist's own auto insurance in the first priority to pay the motorcyclist's "no-fault" benefits. Right now the motorcyclist's own auto insurance is only accessed if the owner/operator of the motor vehicle has no insurance. Again, this way the motorcyclist will be afforded the same choice that ALL motorists, pedestrians, bicyclists, and off-road vehicle operators have when it comes to their no-fault coverage. In other words, whatever choice the motorcyclist makes for himself/herself on their auto policy will be afforded to the motorcycle rider in the event of a motorcycle accident.

Please support HB-4809 to give motorcyclists the same choice as afforded everyone else when it comes to their no-fault benefits and to protect motorcyclists from potential financial devastation as of July 1, 2020.

Thank you,
