

Helping Injured Bikers

MARC J. SHUMAN

&
ASSOCIATES, LTD.

"because, bikers matter!"



FOUNDING MEMBER

August 2019

OWN IT!

WIN A

HARLEY DAVIDSON

FXDR114

For Your Very Own!



Go to www.NAMIL-LAW.org to register to win! One grand prize winner will receive a 2019 Harley FXDR 114 Motorcycle, valued at over \$21,000.

** must be 18 or older to win, of course.*

Now this bike can be YOURS... just enter our "Win a Harley" Motorcycle Giveaway at BikersWin.com/{their city}

Joining the Softail lineup for 2019 is the FXDR 114, a long, lean, drag bike-inspired power cruiser. The FXDR has a raked-out front end, a lower cowl attached to the frame's downtube, and a massive Michelin Scorchers 240 sits at the rear.

The FXDR's looks do set it apart. It's a fast and expensive Harley with bold specs. The new

intake and two-into-one exhaust are eye catchers with clear drag-bike roots.

The first thing you notice when you jump on the FXDR 114 is how light it feels for the size -- with a curb weight of less than 700 pounds. That's because the swingarm and subframe are made of aluminum and its tail section and fenders are made of composite.

The bronze-colored exhaust pipes ending in a sport-style muffler give the FXDR 114 a sleek new look, and the Milwaukee-Eight

V-twin pumps out 119 lb.- ft of torque at 3,500 rpm. But what's even more impressive is the suspension damping, particularly at the rear. Even when powering through G-out dips mid-corner, the FXDR absorbed the hits and maintained composure.

Take a test drive and you'll instantly recognize this bike for what it is -- an incredibly fast, aggressive ride, with deep lean angle and extreme cornering clearance (more than any other Softail).

Our Readers Write:



Gypsy tour is an American motorcycling term which originated before the 1920's. The term has been mostly replaced by rally or run. Gypsy tours were organized where groups of riders all over the country converged on a favorite destination. The term gypsy was used because the riders would travel long distances, often sleeping in tents around a campfire along the way much like the Hollywood stereotype gypsies.

Many gypsy tours have been held over the years and are still a regular event for many vintage and modern motorcycle groups. The annual gypsy tour to Laconia,

New Hampshire, near Lake Winnepesaukee began in 1916 and is the oldest continuous motorcycle event in the U.S.

My dad rode an Indian motorcycle, and led the "Jackpine Gypsy Parade" in the 1957 Sturgis Motorcycle Rally. Check out the fancy brass on his road captain hat... those were the days!

P.S. See live webcams of the 79th Sturgis Rally from August 2nd-11th.

<https://sturgismotorcyclerrally.com/webcams/>

- Sent in by Dan Seaman

Got an interesting story?
Send it in and you could be featured in next month's newsletter!

DON'T GET RIPPED-OFF BY INSURANCE!

Buying insurance can be confusing and you should never look for who offers the cheapest premium. You need to make sure you are adequately protected. We have seen far too many situations where serious crashes were not covered by insurance, even though the person thought they had purchased a "full coverage" policy. This can devastate you financially, even if you're not at fault.

If an agent offers you full coverage, you need to question exactly what that means. So-called full coverage policies can leave you woefully underinsured in a motorcycle accident. The best thing you can do is to be an educated consumer.

Do not rely on the other driver to cover your losses. You have to be proactive and buy the right insurance at the right amounts to fully protect yourself. You should purchase uninsured motorist coverage (UM) and underinsured (UIM) coverage in limits as high as you can afford. This insurance will compensate you when an at-fault driver's insurance is inadequate to pay for your losses.

Make sure you have enough coverage in the property damage portion of your policy to cover your motorcycle. In many states, the minimum limit for property damage is \$10,000. If you rely on the other guy to cover your \$24,000 touring bike, you may be in for a letdown. Ask your agent about replacement value coverage on your bike and make sure you have enough insurance to cover

your bike in a total loss, especially if the other party has no insurance at all.

Be aware that if you customize your bike, your underlying property damage limit may not be enough to cover the increased value. Tell your agent if you have added many custom items. It could mean a slight increase in your premium but at least you will know your expensive accessories are covered.

If you purchased a new bike, ask your loan institution about GAP insurance. This will pay you for any difference between what the actual cash value of your bike is, if a total loss, and the amount of money you still owe on your loan. Without GAP, you may have a total loss to your bike and insurance will pay less than what you owe on your loan.

There are important nuances to motorcycle coverage that most people are not aware of. We can recommend changes in your coverage to best suit your circumstances, and suggest ways to reduce your premium costs to make it more affordable.

Some companies offer "good driver" discounts for safe driving, theft alarms, graduation from a credited rider course and other things. Multiple vehicle policies with the same company usually result in discounts. Increasing your deductibles can also result in a lowering of premium costs.

BIKER VIP CARD

Helping Injured Bikers

If this biker is injured,
call our 24 hour hotline

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- No Fees or Costs If We Do Not Win for You

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and to receive your
card contact us:

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Get A FREE Insurance Review

There are a multitude of insurance companies offering various coverages for you and your motorcycle. Don't fall for hype or fancy commercials. Be a wise consumer and purchase the proper policy with the best company to meet your particular needs and budget.

Contact our office for a FREE Motorcycle Insurance review. We will assess your policy, answer your questions, and explain what you need to know to protect yourself, your family, and your motorcycle.

Here is a study that compared over 30 national insurance providers:

<https://www.reviews.com/motorcycle-insurance/>



YOUR LEGAL GUIDE TO **MOTORCYCLE** INJURY COMPENSATION

**What Bikers MUST KNOW
About Insurance Claims
Settlements & Verdicts!**

Marc J. Shuman

Learn Your Biker Rights BEFORE YOU GET HURT

Knowledge is power and protection. Call our office TODAY at (850) 427-2722 or visit our website to request "Your Legal Guide To Motorcycle Injury Compensation: What Bikers MUST KNOW About Insurance Claims, Injury Settlements & Jury Verdicts". You owe it to yourself and your family to be prepared and to know your rights.

www.NAMIL-LAW.org

REVZILLA.COM

Online Parts Store Review

With over 680,000 YouTube subscribers [revzilla.com](https://www.youtube.com/revzilla) is one of the best online stores when it comes to ordering motorcycle parts.

An interesting feature is the ability to shop by riding style: Sport, Touring, Dirt, Cafe and more.

I found their pricing to be competitive with other online stores as well.

5-Star Review: "Hands down, best online site to buy gear, parts, and accessories. Plus, they usually have the most competitive pricing with the largest selection/sizes/options. Anthony's reviews are awesome, so it's no wonder why I do most of my moto shopping with them."

After rolling through the site I jumped over to their YouTube Channel at <https://www.youtube.com/revzilla> and found videos on almost every topic I could think of, including Best Leathers and Motorcycle Helmets for 2019. Be sure to check it out.



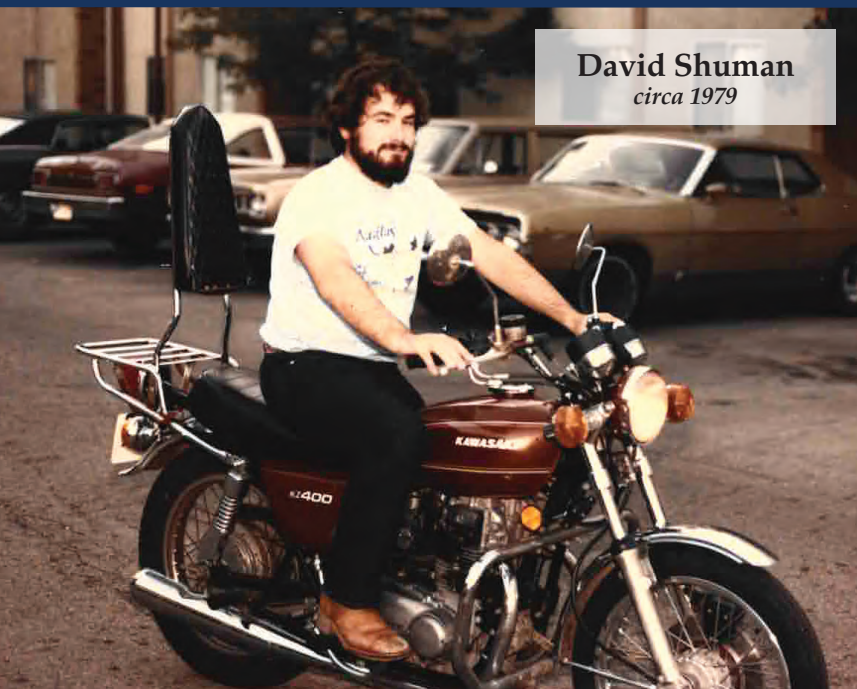
Ultimate Motorcycle Drag Races CAUGHT ON VIDEO

Looking for a thrill ride? Look no further than Pro Stock Motorcycle drag racing of NHRA and ANDRA. Check out this video, featuring an Extreme Top Fuel Motorcycle Dirt Drag Shoot Out.

<http://getmore-info.com/races>

This motorcycle drag racing class has been a feature of NHRA drag racing since the 1980s when it was added to the professional class structure and has since spread around the globe. These bikes are exceptionally modified with an ability to catch speeds of more than 195 mph in 6.8 seconds. There's nothing quite like 12 liters of Nitrous Oxide to "Let'er Rip" when the Christmas Tree lights up!

Where can I test ride one of these bad boys?



David Shuman
circa 1979

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