

Cyclists and Auto Insurance: The Coverage You May Not Know About

Many cyclists are unaware that when they are riding their bikes, they are covered by their auto insurance for injuries that might occur as the result of an accident with another vehicle. Your auto insurance can extend coverage to you as a cyclist, and you are also eligible to receive benefits from the insurance company of a motorist that is involved in the accident with you. Cyclists can receive medical payments, pain and suffering benefits, and more if they file a claim with the auto insurance company.



What Coverage is Available?

There are a number of areas in which you can be entitled to coverage when involved in an accident with a motorist. First of all, if the motorist is at fault, they can be required to pay for damage to your bicycle. Their insurance company will cover this.

When there are injuries involved, cyclists may get benefits such as medical payments, income loss, and other costs related to recovering from an injury and the many costs that can come along with it.

The coverage you will receive through your insurance company depends on what you carry. If you don't have your own policy, you may be covered under the policy of a guardian or family member. There is also coverage available through the auto insurance company of the motorist involved in the accident.

The amount of benefits for which you qualify may not be the same as what you would receive in a car accident, but it can make a big difference in the event of an injury, and is well worth seeking in a cycling accident.

How to Obtain Benefits

The first and most important thing to do is to treat the accident just as you would a car accident. If you can, take photographs of the scene. Cell phone cameras are convenient for this. You should also call the police and ensure that a report is taken if needed. Both the photos and the report are very helpful in establishing what happened and seeking the right benefits. Be sure to collect contact and insurance information from them at the scene.

The next step is to call your insurance company and file a claim. It may be helpful to talk to your agent and to seek advice regarding what is likely to be covered. If a motorist is involved and you do not have insurance, you can file a claim directly against that driver with their insurance company. You can file this claim no matter who is found at fault; and

remember, the decision of the police as to who was at fault does not necessarily mean the insurance company will draw the same conclusion.

Involving the Courts in Your Claim

As a cyclist injured in an accident, you do have the right to sue a driver who is involved. Fortunately, in most cases this is not necessary. Most car insurance companies will pay out the benefits rather than go through the time and cost involved to go to court and fight the case.

In some instances, your case may wind up in court. You have two years in which to file your case in court, but only 120 days in which to notify the other person involved that you intend to do so. It's best to move as quickly as you can, since the process can take some time, and you may need the benefits as soon as possible. Generally, the notification of intention to go to court will be enough to get the benefits released. As a cyclist, it's important to remember that you share the road with much larger vehicles, and that you are required to follow rules of the road as much as anyone behind the wheel of a car. Insurance benefits exist for those cases when an accident cannot be avoided, but it is always best to avoid them when possible. Ride safely and carefully, but know what your rights are when an accident does occur.

Source: http://www.insurancehotline.com/cyclists-and-auto-insurance-the-coverage-you-may-not-know-about/?utm_source=NLJune2012&utm_medium=Wednesday830&utm_content=Article02&utm_campaign=Dep2Wk25