
Principles of Client Service

Bolhouse, Baar & Lefere is a team of dedicated attorneys, legal assistants and support staff committed to providing the highest quality legal representation possible to our clients. Our *Client Service Principles* are at the heart of all we do.

Integrity

Every member of our firm promises to act in a professional and ethical manner and with integrity and honesty at all times.

Responsiveness

We are prepared to meet your legal needs efficiently and in a timely manner to help you resolve your issues quickly. We promise to learn about you and your goals in an effort to make our attorney-client relationship a positive one.

Quality

We are committed to excellence in everything we do and promise you the highest quality legal services possible.

Value

The cost of our services is an important consideration for you and we promise to provide services at costs that are fair and reasonable.

Bolhouse, Baar & Lefere, P.C. Attorneys At Law

Motorcycle Accidents

Bolhouse, Baar & Lefere, P.C.

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*Protecting Your Rights
as a Motorcyclist in Michigan*



INTRODUCTION

Motorcyclists in Michigan have over 120,000 miles of road to tour, over 3,000 miles of coastline to visit, and are unfortunately involved in over 3,000 crashes every year.

Michigan's No-Fault Insurance Act provides that a motorcyclist injured in an accident involving a motor vehicle is entitled to certain "first-party personal protection insurance benefits." In particular, an injured motorcyclist is entitled to recover medical and incidental expenses necessary for medical care and treatment, wage loss benefits if unable to work, survivor's loss benefits in cases of death, and benefits for replacement services.

A biker injured in an accident that involves a motor vehicle is entitled to these first-party benefits *regardless of who was at fault in the accident.*

Our firm is dedicated to protecting your rights as a biker and assisting you in recovering these and other benefits if you are injured in an accident involving an automobile.



FIRST PARTY BENEFITS

Michigan's no-fault law provides for medical benefits in the event of your personal injury or death from a motor vehicle accident. Unless there is a health insurance provider or other payer that is responsible, the automobile insurance company must pay all reasonable expenses related to your care, recovery, and rehabilitation. This includes the ambulance ride to the hospital, hospital and doctor bills, after care and physical therapy, and nursing home care.

Michigan's no-fault law also provides that, regardless of who was at fault in the accident, if you are injured and unable to work, you are entitled to have the first-party insurer pay work-loss benefits (lost wages) up to three years and up to \$4,400/month. Work-loss benefits are based not only on lost wages, but also on profits attributable to personal effort and self-employment.

Benefits:

- Attendant Care Services
 - Medical Mileage
 - Rehabilitation Expenses
 - Funeral and Burial Expenses
 - Work Loss Benefits
 - Replacement Services
 - Survivor's Loss Benefits
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GIVING THE INSURER NOTICE

In order to be entitled to first-party benefits, you must provide written notice of your claim within one year of the accident. We recommend that you seek advice in preparing the application form in order to ensure that you are applying for all relevant benefits.

We can provide you with an application for no-fault benefits and releases, designed by the State of Michigan's insurance commissioner's office, for use by all insurers.

RECOVERING DAMAGES

In addition to the first-party, no-fault benefits that pay your medical bills and reimburse you for lost wages for three years, if the other driver was more than 50% at fault in causing the accident, you are entitled to recover non-economic damages, as well as economic losses that exceed the maximum benefits.

This would include wage losses in excess of three years or in excess of \$4,400/month. This part of your claim is known as the third-party claim and compensates you for losses such as past, present and future pain and suffering, emotional and mental distress, loss of capacity to enjoy life, and humiliation.
