

**IMPORTANT INFORMATION BROUGHT TO YOU BY
HENSON FUERST LAW FIRM**



**WILL YOUR CURRENT
AUTO INSURANCE
COVER YOU FULLY
IF YOU ARE INJURED IN A
BICYCLE ACCIDENT?**



Henson Fuerst
PERSONAL INJURY LAWYERS

WHAT IF YOU'RE HIT BY A DRIVER WITH NO INSURANCE?

(AND YOU DON'T HAVE THE RIGHT INSURANCE?)

This means the uninsured person who hit you on your bike, has no insurance to pay for your injuries, lost wages, medical bills, long-term care, property damage or pain & suffering.

Your limited Auto Insurance will not cover all damages by the uninsured motorist.



Your Medical Insurance policy will only pay a portion of your medical bills, and you will owe all deductibles.



You will not be able to recover for lost earnings.



Your ability to recover for your losses is very limited.



As a Cyclist, You Need the Right Type of Auto Insurance!

At Henson Fuerst, we're lawyers and cyclists, too. But, all too often, we see the effects of not having the proper insurance to cover injuries suffered in an accident.

If you are seriously injured by an Uninsured/Underinsured driver while cycling, and do not have sufficient insurance coverage, you are at a tremendous risk! For just a little more money per month, you can have full coverage in case of a catastrophic accident.

Questions? Call us at 1-800-396-3300. We're Henson Fuerst Personal Injury lawyers, and we're here for you.

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WHAT IF YOU'RE HIT BY A DRIVER WHO IS UNDERINSURED?

(AND YOU DON'T HAVE THE RIGHT INSURANCE?)

An Underinsured driver is a driver who does not have enough insurance, possibly just the minimum required of \$30,000, and not enough to cover your losses.

The Driver's Auto Insurance is not enough to cover your injuries and bills.



Your Auto Policy has to cover the rest. If you have insufficient coverage, you are responsible for all bills, ambulatory services and much more.



If you are seriously injured with expensive hospital bills, your Medical Insurance policy only pays a portion of your medical bills. You will owe all deductibles.



You will have insufficient funds to recover lost income & other losses.



Ask Your Insurance Agent for the Following:

You want to have at least \$1,000,000 of Uninsured/Underinsured motorist coverage, and there are ways to get even more. Check with your agent to explore all of the options.

This additional insurance cost is minimal, compared to what you would have to pay after a serious bike accident.



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Good Advice from Your Local Personal Injury Law Firm.

Bike and pedestrian accidents do happen. When they do, you want to protect yourself from Uninsured/Underinsured motorists by having the right insurance. The right insurance can help pay for medical bills, lost wages, deductibles, long-term care and pain and suffering and more.

“As a cyclist and attorney, I strongly urge you to be fully covered since this may be your only source of compensation after a bike or pedestrian accident.

If you are not sure what insurance coverage you have, contact me at thomashenson@lawmed.com and I will be glad to talk with you or your agent to make sure you have the right protection.”

Thomas Henson Jr.
Attorney, Avid Cyclist



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Because Your Case Matters

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