



HAVE YOU BEEN IN AN ACCIDENT ON A BICYCLE AND IT **WASN'T YOUR FAULT?**



HERE'S WHAT YOU MAY ALREADY KNOW:



The first thing you should always do after any crash is call 911 as soon as possible.



Never leave the scene before the police arrive.

It's important to speak to the police personally, so that you can get the events (including who was at fault) documented.



Seek medical attention as soon as possible.

Never try to "tough it out". Save all documentation regarding your injuries and subsequent treatment.



Take photos of your personal property damaged in the accident (*bicycle, helmet, riding clothes, cell phone, etc.*)



Also take photos of your injuries right after the crash

and throughout the healing process. Photographs can be extremely powerful for others to understand the severity or lasting effects of your injuries.

NOW FOR WHAT YOU MAY NOT KNOW...





HERE'S WHAT YOU MAY NOT KNOW:



The required minimum liability coverage on a car in North Carolina is \$30,000 per person / \$60,000 per accident.

If your damages (meaning your medical bills, lost wages, pain and suffering, etc.) exceed that amount, your own car insurance may provide additional compensation.



Most automobile insurance policies will cover accidents you were involved in not only while driving or riding in a car, but on your bike as well.

Speak to an attorney as soon as possible for an in depth coverage analysis to be sure no stone is left unturned.



Additionally, many North Carolinians carry medical payments coverage on their car insurance policies. This coverage can also be used if you were involved in a bicycle accident.

Typical amounts of Medical Payments coverage are \$1,000, \$2,000, \$5,000, or \$10,000. Refer to your declarations page for more information.



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800-531-9191
wardblacklaw.com

208 West Wendover Ave, Greensboro, NC 27401

