

Crash Stories

By John Rice

"There are only two kinds of motorcyclists: those who have crashed and those who are going to crash." I have heard that cliché since I began riding at age 14, but I still don't believe that pavement munching is inevitable. However, I have done my share, usually caused by my own errors but sometimes by the kind of random chance that fuels the clichés about our sport. Below are a few examples from my experiences on the road. (A list of the times I've come off of a motorcycle in the dirt would be far longer than any reader would want to endure.)

The first motorcycle crash I recall clearly was on Carter Avenue in Ashland, KY when I was 14. A friend and I were headed downtown on my 50cc Puch moped, with him sitting precariously on the rear fender rack, the heels of his Converse tennies on the ends of the rear axle. A large brown dog darted from between two parked cars directly into my path. Contact was immediate and we, the three of us went down on the pavement in a tangle of arms, legs, one tail and a moped. When the

short slide stopped he and I were laying spread eagled on the asphalt, watching as the dog, apparently no worse for the wear, got up, barked at us, and ran off, no doubt thinking that these humans were unreasonably dangerous. We on the other hand were scratched and abraded, even at the 20mph that was our usual top speed two up. Since our ATGATT of the day was shorts, t-shirts and canvas tennis shoes, none of these things had held up well. We retrieved the moped, banged the handlebars into a reasonable semblance of straight, and remounted to continue our important errand, which probably was just to wander around downtown Ashland to bump into others we knew would be doing the same thing. The road rash on our elbows and knees was no big deal for young teen boys in the early 1960's and we may even have been proud of it. I don't recall my parents even remarking upon it.

On another occasion, about the same time frame, I was behind the elementary school that was across the street from my house, us-

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ing the steep hill that served for sledding in winter for jump practice. I would wind up the moped as far as it would go in first, twist the grip to shift into second and attack the hill hoping to get a little air under the wheels. Another acquaintance showed up to ride around on the school grounds and in the woods behind them on his "hardware store" minibike. It was one of those with a pull-start engine in a hardtail frame and spindly looking forks that offered minimal undamped suspension to an 8 inch implement style wheel. I swapped machines with him, each of us wanting to see what the other's ride offered. As I came up the hill this time, a bit faster, I cleared the top with a few feet of clearance....and watched as the front wheel, still attached to the bottom portion of the forks, parted company and fell to earth. As did I a second later. I rolled and tumbled, along with the minibike, coming to a stop relatively uninjured....which was just as well since the minibike's owner was interested only in the health of his machine. He did tell me that this had happened to him before ("did you not think to mention it to me?") and this time, like then, the bike was fine. We stuck the tubes back in the holes and he rode off.

In college, I used a 1963 or so Montesa Scorpion as my primary transportation. A Spanish two stroke enduro bike, it was simple as a stone axe and relatively reliable after I took it home from the dealer in laundry baskets and rebuilt it in my second floor apartment. Like many of the dirt oriented bikes of that era, it had minimal brakes, tiny drums front and rear, with brake shoes that became frictionless when exposed to water. In a pouring rainstorm, I made the right turn off of Broadway onto Maxwell just as the car in front of me stopped. Grabbing the lever with all the force I could muster produced only a slight reduction in speed and I hit the back bumper of the

car with my knobby front tire. Fortunately for me, the driver inside never noticed.

In the late 80's I had acquired a 1984 R80GS, one of the many bikes I wish I'd never parted with, and enjoyed the nimbleness, the upright riding position and the compliant, long travel suspension. I was in a neighborhood near mine in Lexington, just riding around to unwind after a day at work, and as I came around a curve, leaned over a fair amount, there was a car stopped in the road. I braked, lost the front end and went down, sliding on my shoulder and left side. As I was doing that, I watched as the GS bounced off of its crash bars, back onto its wheels and meandered slowly across the street to a nearby yard where it came to a stop and laid over on its side in the grass, engine still idling for a few moments, to wait for me to get up and join it. I was reminded of this crash when I recently saw a video of BMW's new self-driving motorcycle. If only my R80GS had been fitted with this technology, it could have just gone home and waited for me in the garage.

In the mid- 90's, I was on my way to a Reg Pridmore CLASS session at Mid-Ohio race course, when I stopped in at the ATM in Eastland shopping center for some trip cash. As I was leaving the machine, focused on the exit of the lot, I made a quick turn and then I was on the ground, sliding. When I came to a stop and walked back to the PD, i could see that there was a small spill of coolant on the lot, smeared by my front tire. Only about 4 inches square, it was at the exact point where I had made my turn and with essentially zero traction, the front had dropped out, putting me down. No damage, really (this is, after all, a PD) but a decent scrape on the underside of the valve cover. Later at the track school, guys were circulating through the pits after the first session, checking out each other's tires for comparisons of lean angle. Mine were scuffed out to the edges, not that difficult on an "adventure tire" of the era, but they were really captivated by the scrape on the valve cover which seemed to suggest that I had been touching down hard parts at extreme angles. I mostly let the macho youngsters think whatever they wanted, but if asked, I 'fessed up that I wasn't still on the bike when the scrape happened.

The worst one, in terms of injury, happened in 1999 at less than walking pace, in Virginia. We were on the black 98 R1100 GS, the bike that whispered seductive things in my ear to make me ride like I was a lot better at it than I was, but that's not what got me. The fuel injection on that bike was problematic, BMW not yet having perfected their system. At constant speeds it would "hunt", never being able to maintain a steady RPM and sometimes at low speeds, just transitioning from closed throttle to open, it would cough and die. I had taken a wrong turn up an incline and, as I was making the U turn to go back, the engine died. Suddenly without power, the bike lurched to the right and I tried to put down my foot to stop it. Unfortunately that leg was about 24 inches shorter than what was necessary on the slope and over we went. Brenda slid off the back, landing in a seated position unharmed. She described to me later that she watched as I was launched in an arc down the hill, landing on the single point of my right shoulder with a loud cracking sound. I recall the arc, having time to think that at least I had shoulder pads, then hearing the crack and knowing that things had just changed dramatically.

I got to my feet quickly and turned to check on Brenda who was standing up assuring me she was fine. But when I tried to reach out for the bike, my right arm wouldn't raise.. instead,

the collarbone popped up like the Alien in that movie, trying to escape through the skin. Though it really hurt, I had to do it a couple of times just to see what was happening.

The 1100 was on its side, facing downhill. With Brenda's help, I backed up to it and with my butt against the seat and my left hand on a frame rail, walked it upright onto the side stand. It started immediately (NOW the fuel system decides to work!) and after taking my left hand to raise my right arm onto the grip, found I could use the right hand for the brake and throttle as long as I didn't have to lift it. I managed to get on and maneuver the machine into a position pointed downhill, Brenda climbed on the back and we set off for the nearest town with a hospital about 15 miles away. How Brenda had the nerve and trust to get on the bike, I don't know. But there was no cell service, no sign of a dwelling near where we were and no traffic on the road, so it seemed like the only option at the time.

We pulled up to the Appalachian Regional Hospital that served the area, parked the bike and walked in. I suppose at that point I was still, against all evidence, hoping that some sort of splint could be fashioned to allow us to complete the trip. Brenda was not so convinced. In the ER, x-rays confirmed that I had a "comminuted fracture of the clavicle" meaning that not only had I broken it, I had shattered it leaving jagged ends instead of a clean break. No surgery was required, but I wasn't going to be riding anywhere for a while. The ARC folks told us that, because they served a wide region, they had lodging rooms available to stay in for the night. Soon we were ensconced in what looked like a nice motel room, making arrangements for supper. The hospital cafeteria was closed, but there was a Chinese restaurant nearby that delivered. We learned that it had a minimum order for delivery and the staff here had just finished their meal break, so quickly the two of us were supplied with enough different dishes for a party of four, spread out on the bed in front of us. I called our son to make arrangements for him to come retrieve us and the bike-the first and only time I've ever had to do that. When he answered, I said, "we've had a little accident.." and he interrupted with, "Mom's dead, isn't she!".. I assured him that she was alive, well and eating Mu Shu Pork at the moment

and he calmed down. He came the next day with my pickup truck and we started the return trip in a very different manner than I had planned 24 hours earlier.

There are others that I may try to put down into words for future articles, if embarrassment doesn't get the better of me, and I encourage our readers and members to do the same...write about it, that is, not crash.



Saturday January 26th, 2019 12:00pm—12:00am

Rhinegeist Brewery 1910 Elm Street Cincinnati, OH 45202

The Annual Motorcycle Insurance Article

By John Rice

It will be spring, sometime soon I hope, a time to get the bikes and ourselves ready for the good riding season....and time to go over the necessity of insurance. There are some things you should not shop for by price alone....for example, parachutes, heart surgeons and motorcycle insurance.

Here's the bottom line: you need enough insurance coverage to protect what you don't want to lose.

What follows is not legal advice, but rather practical considerations. I'm retired from law practice now, for several years, (we have a currently practicing lawyer in our group, J.K. Kurtz, who is much more up to date on these things that I am) but when I was working my practice dealt extensively with insurance, not on the buying end but the other end, when things had gone seriously, irrevocably wrong. I've had on many occasions the very unpleasant task of sitting across from a client and telling them that they don't have enough coverage to handle the claim against them or that the person who injured them didn't have enough to cover their losses. Again, what I have to say here is not legal advice to anyone, just a summary of things I've learned from experience and I think you need to know.

The most common answer to "what coverage do you have?" is "I'm OK, I've got *full coverage*". However that is just a general description. It's like someone telling you "I've got a motorcycle"...but you still don't know if it's a BMW, Harley, Honda, a sportbike,

dirtbike, etc.

"Full coverage" just means you have most, if not all, of the major coverage categories offered to you. It does not tell you much about the level of protection. Everything depends on the details.

You need:

Liability: Enough so that the person you injure in an accident takes your insurance money and doesn't come after you. If you aren't young and have no regular job, no career, and no assets to protect, then you just may be able to get away with the state required minimum if the prospect of bankruptcy doesn't bother you.

If you don't fit that category, then raise your limits to what you feel keeps you safe from a judgment that could attach your house, your vehicles, your paycheck and your future. I used to recommend \$100,000 (often written as something like "100/300" which means \$100,000 per person and \$300,000 per accident) as about the very least a person of average means should have but that may not be enough now. You'll be surprised just how little the increased coverage raises your premium over the minimum if your driving record is relatively clean. If you have more to protect, get your limits up to 300/500 and consider a personal umbrella policy to raise it to one million. Umbrella coverage extends over all of your other coverages, such as homeowners, usually costs between \$250 and \$600 per year, depending on your record and your company.

Property damage: That's the amount that covers the vehicle or other personal property you have damaged. The state required minimum is, I think, now \$25,000 and it doesn't take much looking around the average parking lot to see that most of the vehicles, two and four wheeled, would cost that much or more to replace. With the higher liability limits above, the property damage limits will be higher.

Uninsured Motorist ("UM"): Why, people say, should I have to buy coverage to cover what somebody else doesn't have? Aren't they supposed to be insured? Yes, and in a perfect world, they would be. But the simple fact is that a lot of them aren't. If you're on your bike and an uninsured car wipes you out, you're SOL (that's Sure Out of Luck for the politically correct among us). If you don't have PIP coverage (see below) of your own AND uninsured coverage, your medical bills, lost wages and pain & suffering are going to be uncompensated. Insurance companies are supposed to offer you the chance to buy Uninsured and Underinsured (see below) coverage, but in my experience they often don't like to emphasize it (there's a variety of reasons for that, beyond the scope of this article) and so the insurance agent doesn't stress that you need it. You do.

Underinsured Motorist ("UIM"): This means that if the guy who injures you has less coverage than it takes to compensate you for your damages, your own company steps up and covers you for the difference, up to the limits you've purchased if necessary.

For both Un and Under-insured coverage, you should buy as much as you feel comfortable with. As a rule of thumb, for underinsured, count on the other guy having no more than \$25,000 and for Un-insured, of

course, figure on him having nothing. Go up from there to obtain the protection you need.

Personal Injury Protection ("PIP") (also known as "No-Fault" or "Basic Reparation Benefits") This subject is of vital importance to motorcyclists in Kentucky because of a peculiar quirk in the Kentucky Motor Vehicle Reparations Act, KRS 304.39 et seq. as it applies to bikes. The subject can't be covered completely in the space allotted here, and some bits may have changed since I was in the loop, but remember this. You should either purchase Personal Injury Protection coverage (not to be confused with "pedestrian injury protection"... that's a separate coverage, much cheaper, and will not do anything to cover your injuries.) as a separate line item on your policy or you should complete the form to reject it for motorcycles only. If you see "PIP" or "Pedestrian Injury Protection" as a line item on your policy declaration sheet with a premium of only a few dollars, that is not what you need. If you don't purchase the Personal Injury Protection coverage or reject it in writing, you may have a \$10,000 setoff in what you can recover from the person who injures you in an accident on your bike. I used to say this was a choice based on your personal situation, but now I just flat-out recommend that you purchase PIP insurance for your motorcycle. The medical insurance system, as it pertains to accidents, assumes that you have it (it's required for cars, but not motorcycles) and it will make your life much easier in the event of an injury accident. There are other reasons which I'll be glad to discuss individually, or you could talk with J.K if you have an interest. The minimum is \$10,000, but you can purchase additional increments in that amount for not a whole lot more premium.

All of these recommendations will raise your

cost of insurance, but probably not as much as you think. Remember that the purpose of insurance is to protect you and what you have to lose, not to be as cheap as possible (think of that parachute analogy!). Like any protec-

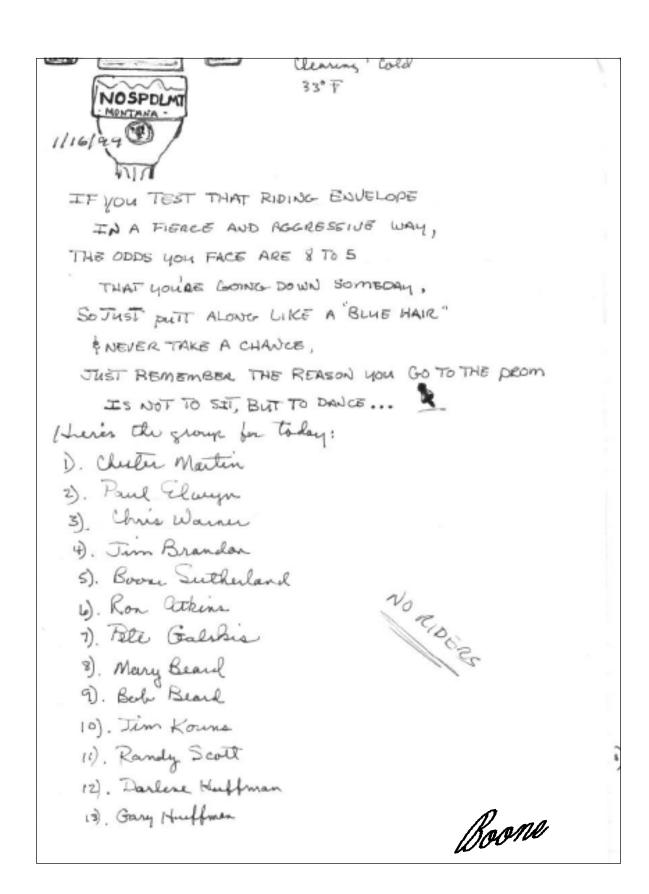
tion equipment, it bites somewhat to pay for it while hoping you never use it. But when you do have to use it, you really don't want it to be *almost* good enough.



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I don't mind if people keep them a while (it takes me forever to read a book now....I keep falling asleep and then have to reread the last 10 pages or so) but I don't want to give them away for good. At least not yet.

John Rice



Bahnstormer By LJK Setwright

Streetwise By Malcolm Newell

The Bart Markel Story By Joe Scalzo

Mann of his Time By Ed Youngblood

Yesterday's Motorcycles By Karolevitz

The Scottish By Tommy Sandham

This Old Harley By Michael Dregni

Racer: the story of Gary Nixon By Joe Scalzo

All But My Life: Bio of Stirling Moss By Ken Purdy (OK, not a motorcycle book, but who doesn't like and respect Stirling Moss?)

Investment Biker By Jim Rogers

Obsessions Die Hard By Ed Culbertson

BMW Twins & Singles By Roy Bacon

Bitten by the Bullet By Steve Krzystyniak & Karen Goa

Cafe Racers of the 1960's By Mick Walker

More Proficient Motorcyling By David Hough

Tales of Triumph Motorcycles & the Meriden Factory:

By Hancox

Sport Riding Techniques By Nick lenatasch

Total Control By Lee Parks

Smooth Riding By Reg Pridmore.

A Twist of The Wrist (Vol 1 & 2) By Keith Code

Triumph Tiger 100 and Daytona By J. R. Nelson

This Old Harley (anthology) By Dregni

Side Glances By Peter Egan

Mondo Enduro By Austin Vince

Big Sid's Vincati By Matthew Bieberman

101 Road Tales By Clement Salvadori

Riding with Rilke By Ted Bishop

Legendary Motorcycles By Luigi Corbetta

Red Tape and White Knuckles By Lois Pryce

A Man Called Mike By Hilton (bio of Mike Hailwood)

The Perfect Vehicle By Melissa Pierson

One Man Caravan By Robert Fulton (first known circum-

navigation of the world by motorcycle)

Monkey Butt By Rick Sieman

Ariel: The postwar models By Roy Bacon

Short Way Up By Steve Wilson

Endless Horizon By Dan Walsh

Leanings (1 & 2) By Peter Egan

Into the Heart of Africa By Jerry Smith

The Last Hurrah By Des Molloy

(Autographed copy, with DVD of the trip)

Whatever Happened to the British Motorcycle Industry

By Bert Hopwood

Down the Road By Steve Wilson

Motorcycling Excellence

By Motorcycle Safety Foundation

Leanings 3 By Peter Egan

Ghost Rider By Neal Peart

Revolutionary Ride By Lois Pryce

How to Drive a Sidecar Rig by David Hough