BretzInjuryLaw.com

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BEAT THE HEAT

With a Road Trip to Maine



When summer heat starts to sizzle, consider a scenic road trip to the breezy coast of Maine. With over 3 thousand miles of coastline, it surpasses even California's infamous beachfront stretches. Maine's rugged coastline is the stuff of postcards and ensures numerous opportunities for breathtaking photo ops. More importantly, the combination of this picturesque coast as well as Maine's mildly mountainous interior gives Bikers some of the best rides in all of the Eastern United States.

If you're game to head to this part of New England, you'll likely find yourself on US Highway 1. This mostly two-lane beauty was constructed as an auto trail in 1911, connecting Quebec to Miami. Today, you can use US1 as a launching pad to numerous side roads and seaside villages all along the coastline.

You'll also want to check out Acadia National Park, one of Maine's endearing national treasures, and make time for a ride to the top of Cadillac Mountain to enjoy unparalleled vistas in the cool mountain air. So, while July may bring some seriously soaring temperatures in much of the country, a road trip to Maine ensures you'll stay nice and cool and make memories to last a lifetime.



For more info on Maine's Biking Opportunities and not-to miss sights, go to: **www.dairylandinsurance.com/motorcycle/on-the-road/rides/coastal-route-one-in-Maine**



Tips To Lower Your
Motorcycle Insurance Costs

With insurance premiums on the rise, it's good to have a few tips to help you keep this important coverage as affordable as possible. Here are a few suggestions to help you lower your premiums:

1) **Take A Motorcycle Safety Course:** Many insurance companies offer discounts if you show proof of completing a recognized Motorcycle Safety Course. It doesn't hurt to brush up on your safety skills, particularly if it comes with the added bonus of helping you lower your insurance costs.
2) **Install An Anti-Theft Device:** Many insurance companies offer discounts if you have installed particular anti-theft devices on your bike. Check with your carrier to see if you can take advantage of this discount.
3) **Mature Rider Discount:** This isn't a senior citizen perk. The mature rider discounts refer to your experience riding a bike. Many insurance companies offer discounts if you can show you are already an experienced rider.
4) **Paid In Full Premium Deals:** Some insurance companies will offer discounts if you are willing to pay your yearly premium in one lump sum. If you have the cash to take advantage of this perk, and it's offered by your carrier, it's a smart way to save money in the long run.
5) **Responsible Driver Discounts:** As with auto policies, many insurance companies offer discounts if you've been accident free for a certain number of years. Check with your insurance company and see if you qualify for this premium reduction.
6) **Multi Policy Or Vehicle Discounts:** Many insurance carriers offer discounts if you bundle your auto and motorcycle or motorcycle and home, or if you insure more than one bike. Check to see if you can take advantage of this special discount.
7) **Anti-Lock Brake Discount:** Anti-Lock brakes are a good idea for safety reasons but can often lower your insurance costs as well. Look to see if your insurance carrier provides this discount.
8) **Raise Your Deductable:** Most insurance policies are cheaper if you raise your deductible. Of course, if you end up in an accident, you may regret having raised this up-front cost. But if you are serious about lowering your premiums, you may be comfortable raising the deductible, knowing that you may end up spending more if you need to make a claim down the road.
9) **Check With Your Motorcycle Riding Club:** Lots of motorcycle clubs have group insurance discounts. If you are a member of a Biker club, then check to see if they have a better option available than your existing coverage.
10) **Shop Around:** It pays to shop around. If you want to obtain the most affordable insurance coverage, then do your homework. Talk with several insurance reps or review the offerings online. Not all motorcycle insurance is the same. So, take time to determine which company offers the best discounts. Doing your homework up front could end up saving you big down the road.



Scenic Ride Wordsearch

BLUE RIDGE PARKWAY
BEARTOOTH PASS
TUNNEL OF TREES
NATCHEZ TRACE
TWISTED SISTER
THREE SISTERS
FLORIDA KEYS
CHEROHALA
TAIL OF DRAGON
YELLOWSTONE
PIG TRAIL
ACADIA

M N T E C E X O E I V Q T U P Q P B I U E L N Y G
U W W Q P R V O U B X V T B I W J D D O T G A C G
I G I M J E I N G E N W W L G J H P Z L H Q T L V
Z A S D W D N V D A R Q H B T D C J F W R B C B R
M C T D S A M L K R R L K L R K H K R D E F H D C
V Z E B T N R F G T Q Y B U A Z E P S C E Q E P Q
H X D L O U W F T O J L F E I R R O V U S L Z L U
L N S A C D I A N O J H K R L C O L Z O I Z T N W
U U I H U M L W U T D I C I Y E H E U Q S Y R V E
P E S J A H U L X H G N D D G R A X N L T V A Y F
O V T I U T W D P P B Q C G E J L S R H E U C E Y
F Z E W R A I H F A K C G E R U A T U X R E E L I
R H R M O I C D L S T X F P P Y Z H O T S Z F L S
S D T E N L X K O S X U O A L Z M D C U H F Q O W
L D L C J O G E R R F Y C R R L V L Z N Z J W W K
S F G B K F A T I C R B Q K Q C F N Q N J P Y S X
I L E M Z D C S D O Y Q W W L D D S Q E A V K T Y
T H O R I R A N A W T J R A A C U U L L L B Y O C
Y I L E N A D K K W M W R Y A W B I O O E Q M N P
G M T H Q G I D E O Z V D D A J U O U F V S U E U
A M U C M O A S Y L Y Z J J M I H X A T X L C F X
X N V T I N Y H S X U M E S X T E B X R F F D B P
N L O H Q Q N P X J O P U N F X I S X E G D J O E
V K N Y B X R U F R M M Q R V A M D W E H S J V F
O Q J L F J K H C M O Q Z A K X B Q P S Z U P D Q

TO HELMET OR NOT

THAT is the Question?

Whether to wear a helmet or not when hopping on your bike is not just a matter of personal preference. Most states have laws regulating who is and isn't required to strap on this piece of safety equipment. Some states like North Carolina and California make wearing a helmet absolutely mandatory for everyone. Other states, like Illinois and Iowa have no helmet requirements whatsoever.

However, most states use age as the determining factor for who can legally ride helmet free. For most states, riders and their passengers must be at least 18 or 21 before they can legally ride without wearing a helmet, although in Missouri you must be at least 26 years of age.

Here's a list of the states that currently do not require helmets, and the age requirements for each state:

- **Alaska (18)**
- **Arkansas (20)**
- **Arizona (18)**
- **Colorado (18)**
- **Connecticut (18)**
- **Delaware (19)**
- **Florida (21)**
- **Hawaii (18)**
- **Idaho (18)**
- **Illinois (no age limits)**
- **Indiana (18)**
- **Iowa (no age limits)**
- **Kansas (18)**
- **Kentucky (21)**
- **Maine (18)**
- **Michigan (21)**
- **Minnesota (18)**
- **Missouri (26)**
- **Montana (18)**
- **New Hampshire (no age limits)**
- **New Mexico (18)**
- **North Dakota (18)**
- **Ohio (18)**
- **Oklahoma (18)**
- **Texas (21)**
- **Utah (21)**
- **Pennsylvania (21)**
- **Rhode island (21)**
- **South Carolina (21)**
- **South Dakota (18)**

For a complete listing of each state in the US and their helmet requirements, go to:
www.iihs.org/topics/motorcycles/motorcycle-helmet-laws-table





Your Legal Guide To

MOTORCYCLE INJURY COMPENSATION

This insider's guide explains how motorcyclists can maximize claims after an accident and avoid expensive mistakes that could devalue their case and cost them tens of thousands of dollars or more. Readers will learn the answers to 11 questions that injured bikers need to ask before they sign any settlement documents with an insurance company.

Read this important legal guide
BEFORE you are involved in an accident!
https://www.bretzinjurylaw.com/images/Matt-Bretz-Motorcycle-Legal-Guide.pdf



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Top Five MOTORCYCLE TIRES For 2022

Great wheels can help you get the most out of your rides—so take a look at the top-rated Tires of the Year, according to **Forbeswheels.com**:

1) **Dunlop 400 Series: Best Cruiser Tire**
2) **Michelin Power 5: Best Sport Tire**
3) **Metzeler Roadtech 01: Best Touring Tire**
4) **Bridgestone Battlax BT-4: Best Vintage Tire**
5) **Shinko 705: Best Adventure Dual Sport Tire**

For the complete lowdown on these top tires, go to: **www.forbes.com/wheels/accessories/best-motorcycle-tires/**