



SANTA BARBARA BMW RIDERS NEWSLETTER

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BMW MOA CLUB #165

Volume 19, Issue 7

July 2019

Member News and Rides

Steve, Fran, Marten, Tanja, Phil, and Deb attended the 49er Rally in Mariposa. One seminar topic that was presented was on motorcycle accidents and insurance. See Page 2 for more discussion on this topic. At the Rally, **Tanja** won First Place in the English Trials!

Bob, Steve and John A. took a ride into the Santa Barbara backcountry (in the vicinities of Sierra Madre Road/La Brea Canyon Road). Pictures are on Page 4.

SB BMW Riders Summer Picnic

The Summer Picnic will be **Monday, July 15**, at Tucker's Grove Park, Area #3. Tucker's Grove is located at 34800 Cathedral Oaks Rd, Santa Barbara, CA 93111.

We will be gathering around 5 p.m. to socialize, and food will be ready about 6 p.m. The Club will provide: Tri-Tip, Chicken, Veggie Patties, and Garlic Bread; plates, cups, cutlery, tablecloths and napkins; water and non-adult beverages. Members are asked to provide salads, sides and desserts and beverages of choice. **Veronica** is sending out emails to members to let everyone know what is needed and what is being contributed.

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Tanja with her First Place Award!

June Technical Topic: Motorcycle Accidents and Insurance

Those that attended the 49er Rally in Mariposa noted that there was a good seminar on motorcycle accidents and insurance.

The main takeaway was every rider needs to have at least \$100k in uninsured/underinsured coverage. Too many drivers are underinsured today. (*Note: California has the highest number of uninsured drivers in the country. -Ed.*)

Secondly, when in an accident do not answer any questions related to fault on the scene and get as many witnesses to make statements if you are able. Use phone video if possible. Too many insurance companies are quick to settle motorcycle accidents so be careful what is said.

John Alexander was in an accident some time ago and he had the best advice. When contacted by the insurance adjuster (either company), ask them: "Are you the person my attorney will be dealing with?" John was convinced that in the case of injury or even just damage, motorcycle attorneys must be involved, even before contacting your own insurance carrier. Too many riders have been taken advantage of, perhaps due to the stigma surrounding motorcycles always assumed to be at fault in an accident.

Additional points about motorcycle insurance requirements in California – that most of you probably already know:

- Your standard auto insurance policy does not cover your motorcycle.

SB BMW Riders Calendar

- ❖ Monday, July 15: Club Summer Picnic at Tucker's Grove. See Page 1 for details.
- ❖ Monday, August 19: Club meeting at Cody's Café, 4898 Hollister Avenue, Goleta, CA. Come at around 6:00 to 6:30 p.m. for dinner and stay for the 7:30 p.m. meeting.
- ❖ Any other activities or rides scheduled? Let me know! djkrohn@cox.net
- ❖ If members want to do any pick-up rides, post them on the member email list: <https://www.sbbmwriders.org/>

- The minimum levels of insurance are the same as those for your car.
- Your liability insurance does not cover any costs that you incur in a collision that was your fault. It is recommended that you get Collision and/or Comprehensive coverage.
- You are required by law to carry proof of insurance coverage when riding your motorcycle.
- Your motorcycle can be impounded if you are caught riding without insurance.
- You don't need motorcycle insurance for dirt bikes if you only ride off-road.
- If you, as a motorcycle rider, are involved in a collision which causes more than \$750 in property damage to one person, including yourself, or anyone else is injured, no matter how slightly, you (or your insurance agent, broker, or legal representative) must report the collision to DMV or your Driver's License may be suspended. The CHP or the police will not make this report.

Thoughts on Speeding

Bob Phinney had some comments regarding speed: "I have been riding slower lately. Why? I do not want the costs of a ticket and, at my age, any fall could be my last fall. Also true is the fact that staying at or only slightly above the speed limit can limit the bike's performance. For sure. Allow me to illustrate:

The 2014 GS's redline is near 9,000 rpm. I normally ride around 4,200 rpm (65 mph) and shift at 3,500 to 4,000 rpm. Recently, south of Coalinga on HWY 33, I tested what the electronically managed GS motor could do. I decided to start from 0 in first gear and not shift until 5000 rpm. WOW. Then I held it in gear at until 6000. OH my!! The bike's capacity is far, far beyond mine as a rider. I love this machine and do not feel bad that I choose not to or cannot challenge the bike's capacity. Maybe I can assure it that I will sell it to a younger, more proficient rider when my time is up."

Bob included a link to an article in the *Los Angeles Times* by writer Charles Fleming, about speeding and staying alive: [Motorcycle Speeding and Tickets](#)

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Now closed on Sunday and Monday
Open Tuesday- Friday, 8 a.m to 6p.m.
Saturday 8 a.m. to 4 p.m.

Upcoming Events

- July 18-20: 48th Annual Top O'The Rockies Rally, Paonia, CO. [2019 Top O'The Rockies Rally](#)
- August 1-4: GS Giants 2019 Go Big Rally-Four Corners. Dolores, CO. [GS Giants Go Big Rally](#)
- August 3: 20th Annual 100,000 Foot Ride, Lakewood, CO. [20th Annual 100,000 Foot Ride](#)
- August 15-18: 21st Beartooth Rendezvous, Red Lodge, MT. [21st Beartooth Rendezvous](#)
- August 29-September 1: 8th Annual XLADV High Sierra Rally, Mammoth Lakes, CA. [8th Annual XLADV High Sierra Rally](#)
- August 30-September 1: 2019 BMW NorCal Range of Light Gypsy Tour, Grass Valley, CA. [2019 Range of Light Gypsy Tour](#)
- September 6-8: 35th Annual Bavarian Mountain Weekend Rally, Sipapu, NM. [35th Annual Bavarian Mountain Weekend Rally](#)
- October 31-November 3: 5th Annual Pahrump NV ADV Rally, Pahrump, NV. [5th Annual Pahrump NV ADV Rally](#)

Pictures From Backcountry Ride, June 24

Photos by John Alexander

