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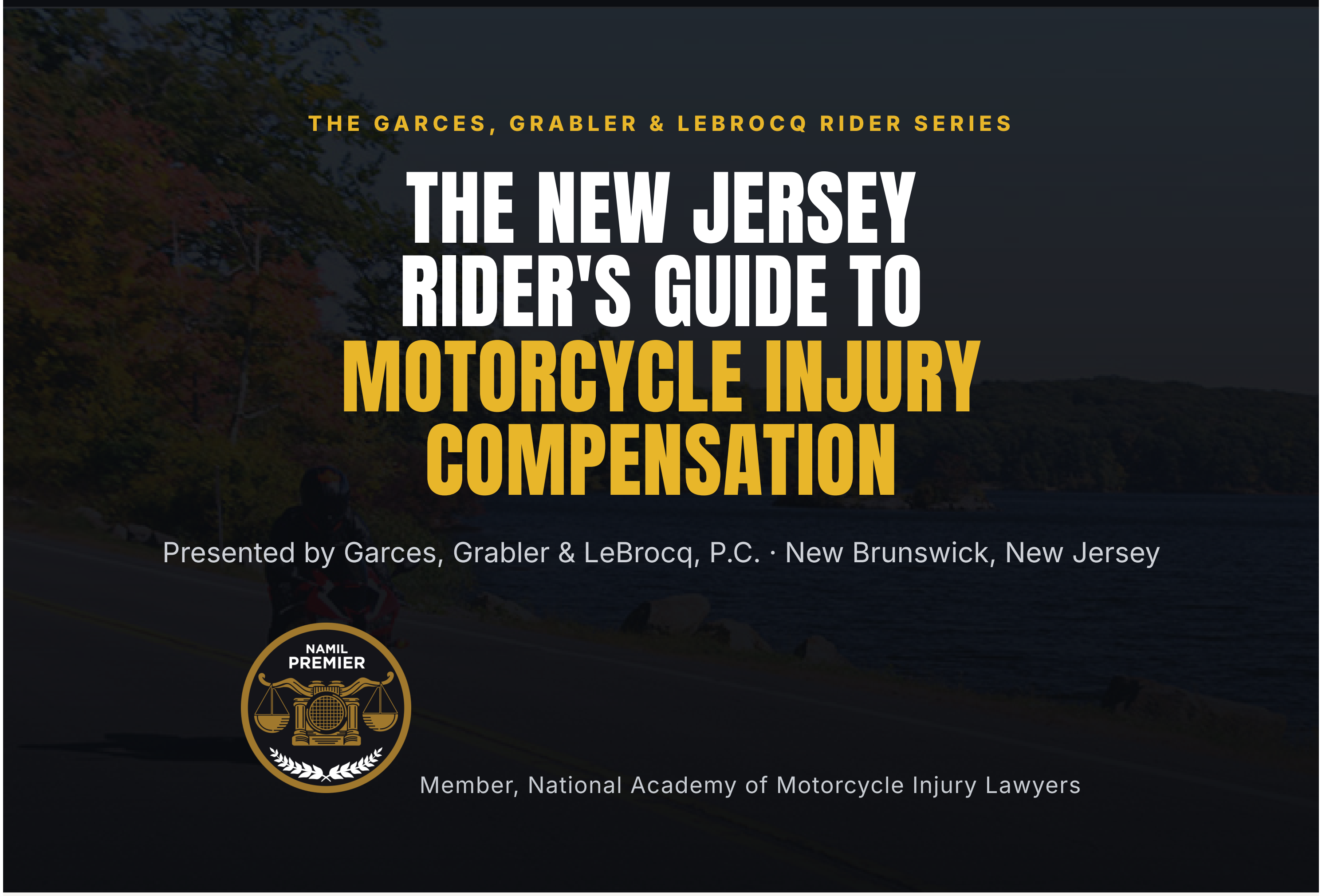

THE GARCES, GRABLER & LEBROCQ RIDER SERIES

THE NEW JERSEY RIDER'S GUIDE TO MOTORCYCLE INJURY COMPENSATION

Presented by Garces, Grabler & LeBrocq, P.C. · New Brunswick, New Jersey

NAMIL PREMIER

Member, National Academy of Motorcycle Injury Lawyers

WHAT'S INSIDE

CHAPTER 1

A MESSAGE TO NEW JERSEY'S RIDERS

The only thing worse than being seriously hurt in a motorcycle crash is not getting the compensation you deserve, or finding out later that an insurance company took advantage of you.

Insurance companies have every advantage. They aren't worried about medical bills, lost wages, or putting food on the table. Their adjusters are trained to diminish, devalue, and deny motorcycle claims, and behind them stands an army of lawyers whose only job is to pay you as little as possible.

Here's the truth: you don't have to face them alone. **Lawrence A. LeBrocq** has fought for injured New Jersey riders since 1989, and through our membership in the **National Academy of Motorcycle Injury Lawyers (NAMIL)**, we stand up for injured Central New Jersey riders. We know how insurers operate, and we don't back down.

If you've been hurt, don't wait. Every day that passes is another day the insurance company is working against you. Call **(855) 337-7062** for straight answers.

CHAPTER 2

THE FIRM IN YOUR CORNER

Lawrence A. LeBrocq

CEO & Managing Partner, Garces, Grabler & LeBrocq, P.C.

Lawrence A. LeBrocq graduated from Erskine College in South Carolina with a degree in secondary education and history before earning his Juris Doctorate from the **Mississippi College School of Law** in 1988. He went on to earn an Advanced Diploma in international legal studies from the University of the Pacific in 1989, and an **LL.M. in international business law from the University of London** in 1990. The first in his family to attend college, he has represented injured New Jersey riders and their families since 1989.

WHY RIDERS CAN TRUST THIS FIRM

- Certified by the **Supreme Court of New Jersey as a Civil Trial Attorney**, and as an Arbitrator and Mediator in Personal Injury Law.
- Serves as a **Superior Court Arbitrator** and Mediator for the Supreme Court of New Jersey.
- Has recovered **more than $100 million** on behalf of clients over the course of his career.
- Active in the community, coaching local children to give them access to the kind of support that helped him growing up.

FIRM COORDINATES

Garces, Grabler & LeBrocq, P.C. · 235 Livingston Avenue, New Brunswick, NJ 08901
(855) 337-7062 · garcesgrabler.com

CHAPTER 3

DON'T GET PLAYED BY THE ADJUSTER

The first thing the other driver's insurer wants is a recorded statement and a signed release. Don't give either. Once they have your words on tape, they will twist them to deny or minimize your claim. If you think you can handle an adjuster alone, test them with these questions and watch the red flags appear.

11 QUESTIONS EVERY RIDER SHOULD ASK AN ADJUSTER

1. Will you put in writing that the crash was not my fault?
2. What are your insured's policy limits? Show me the declaration page.

3. Can I have a copy of your insured's recorded statement?
4. If you want my medical records, will you give me copies of everything you collect?
5. Will you share statements from other witnesses?
6. Does your insured have umbrella or secondary coverage? Put it in writing.
7. What personal or medical information have you gathered on me from databases?
8. Have you pulled my credit report or debt information?
9. Have you canvassed my neighbors or people I know?
10. Have you conducted surveillance on me? Show me the photos or video.
11. What reserve amount have you set on my case?

If the adjuster says "no" to any of these, that's a flashing warning sign they don't intend to treat you fairly.

CHAPTER 4

FIVE STRATEGIES THAT CAN GROW YOUR SETTLEMENT

These aren't tricks. They're proven habits that can significantly increase the value of your case if you start them early.

1. TAKE PHOTOS, LOTS OF THEM.

The scene, your injuries, your bike, the other vehicles, your recovery. Pictures tell a story words can't.

2. GET DIAGNOSED FOR EVERY INJURY.

Don't shrug off "minor" pain. If it isn't in your medical record, insurers will argue it came from something else.

3. FOLLOW DOCTOR'S ORDERS.

Every appointment, every therapy session. Skipping care is the easiest way to tank a claim.

4. BRING IN THE RIGHT EXPERTS.

Accident reconstructionists, medical life-care planners, and economists make your damages undeniable.

5. NEGOTIATE THE MEDICAL BILLS.

Even after you win, reducing outstanding bills keeps more money in your pocket. A good firm does this for you every day.

CHAPTER 5

FIVE MISTAKES THAT CAN RUIN YOUR CLAIM

- **Giving a recorded statement.** Never let the other driver's adjuster record you.
- **Believing the adjuster.** If they say you don't have a case or you're at fault, get a lawyer's opinion first.
- **Failing to capture evidence.** Skipping photos of the scene, vehicles, or injuries is a mistake you can't undo.
- **Missing medical appointments.** Every gap in treatment becomes ammunition that you "weren't really hurt."
- **Representing yourself.** You're too close and too untrained in the maneuvering. Your words can be used against you. A lawyer's can't.

CHAPTER 6

NEW JERSEY MOTORCYCLE INSURANCE ESSENTIALS

New Jersey recently raised its minimum coverage requirements, but even the new floor can fall short of real medical costs after a serious crash.

NEW JERSEY MINIMUM COVERAGE (N.J.S.A. 39:6A-3, EFFECTIVE 2026)

35 / 70 / 25

$35,000 bodily injury per person · $70,000 per crash · $25,000 property damage. New Jersey is also a **No-Fault state**, meaning your own Personal Injury Protection (PIP) pays your medical bills after a crash regardless of who caused it, but PIP has its own limits and doesn't cover everything a serious injury requires.

A single surgery can top $100,000. Rehab and lost wages pile on fast. If the driver who hits you carries only New Jersey's minimum, you'll be left with pennies unless you protected yourself with your own coverage.

WHAT RIDERS SHOULD CARRY

- **Liability:** at least 100/300 if you can.
- **UM/UIM:** not automatically included at high limits, ask your agent to raise it, this is your real lifeline in New Jersey.
- **PIP:** the state minimum is often not enough for a serious injury; ask about raising it.
- **Umbrella:** worth it if you own a home or assets.

CHAPTER 7

THE UM/UIM LIFESAVER: A REAL-NUMBERS STORY

Picture a rider hit by a driver who ran a red light on Route 27 in New Brunswick. Medical bills alone top $250,000. The problem: the at-fault driver carried only New Jersey's minimum, $35,000 in liability.

Without more protection, that rider is still short by $215,000. But say they carried **Underinsured Motorist coverage of $250,000**. When the at-fault driver's insurance runs out, their own UIM picks up the rest.

> **THE MATH**
>
> At-fault driver's insurance: $35,000
> Your UIM coverage: $250,000
> **Total available: $285,000**

Riders skip UM/UIM to save a few bucks. Don't. In New Jersey it's the difference between recovery and ruin.

CHAPTER 8

WHAT IS MY CASE WORTH IN NEW JERSEY?

There's no magic calculator, but three factors drive most of it: **liability** (how clearly the other driver is at fault), **available insurance** (policy limits set the ceiling), and **your lawyer** (insurers track which firms actually try cases).

NEW JERSEY'S MODIFIED COMPARATIVE NEGLIGENCE RULE (N.J.S.A. 2A:15-5.1)

New Jersey uses **modified comparative negligence with a 51% bar**. If you're found **51% or more at fault**, you recover nothing. If you're found 50% or less at fault, your damages are reduced by your percentage of responsibility. Insurers know this bright line and fight hard to push your share of blame across it.

Other factors adjusters weigh: the severity and permanence of your injuries, current and future medical bills, lost wages and earning capacity, your credibility, and the at-fault driver's conduct (impaired? distracted?).

CHAPTER 9

TIMELINE: HOW LONG UNTIL IT SETTLES?

- **Never settle too soon.** Insurers dangle quick low offers before you know the full extent of your injuries.
- **Wait for Maximum Medical Improvement (MMI).** Settle before you've healed as much as you will, and you're gambling with your future care.
- **After treatment, expect 3–6 months** to gather bills, build a demand, and negotiate.

NEW JERSEY DEADLINE

You generally have **two years from the date of injury** to file a personal-injury lawsuit in New Jersey (N.J.S.A. 2A:14-2). Miss it and your claim is gone. Don't wait to get advice.

CHAPTER 10

DO I HAVE TO GO TO COURT?

"I'm not the suing type." We hear that a lot. The truth: **you're the boss**, and most cases settle before trial. But filing suit is sometimes how you make a stubborn insurer pay full value. It opens access to records, statements, and depositions, and it tells the insurer you're serious. Having a firm willing to try the case is often what makes the difference, even if you never see a courtroom.

CHAPTER 11

EVIDENCE WINS CASES: YOUR POST-CRASH PLAYBOOK

IMMEDIATELY AFTER A CRASH

- Photograph the scene, vehicles, your bike, your gear, and your injuries.
- Get witness names and numbers.
- Call police and get the crash report.
- Save your gear, don't toss the helmet, jacket, or gloves. They prove impact.

MEDICAL EVIDENCE IS EVERYTHING

- Report every symptom, even "small" ones. Undocumented means denied.
- Follow treatment. Keep a simple pain journal (pain, sleep, mobility).
- Helmet-cam or dash-cam footage can be a game-changer, especially where fault is contested.

CHAPTER 12

NEW BRUNSWICK & NEW JERSEY RIDING RISKS

- **Route 1 & Route 18 corridors.** Dense commuter traffic feeding into New Brunswick, with heavy merging and frequent lane changes near Rutgers and the hospital district.
- **NJ Turnpike & Garden State Parkway.** High-speed, high-volume traffic; tolls and construction zones create sudden slowdowns.
- **Hudson River Valley & rural Hunterdon/Somerset County roads.** Scenic riding, but blind curves, loose gravel on shoulders, and seasonal leaf debris in fall.
- **Bridge crossings.** Steel-grate decks on the many rivers around Central Jersey get slick fast in rain.
- **Dense intersections in town centers.** Distracted drivers turning left across traffic are a leading cause of motorcycle crashes in built-up areas like New Brunswick.

NEW JERSEY'S HELMET LAW

New Jersey has a **universal helmet law (N.J.S.A. 39:3-76.7)**, every operator and passenger must wear a securely fitted, DOT-approved helmet, and riders must also use eye protection (goggles or a face shield) unless the motorcycle has a windscreen. There is no adult exemption. Riding without proper gear can be used by an insurer to argue you contributed to the severity of your injuries.

CHAPTER 13

RIDE SAFER: PRO TIPS FOR NEW JERSEY RIDERS

BRAKING & CORNERING

- Finish braking before you enter a curve.
- Avoid hard braking on painted surfaces, steel bridge decks, and crosswalks.
- Practice emergency stops in a safe lot. Muscle memory saves lives.

NIGHT & RAIN

- Double your following distance.
- Ride in a car's tire track to avoid water pooling in the lane center.
- First rain after a dry spell is the most slippery. Ease off.

GEAR & VISIBILITY

- Bright jacket and reflective tape change whether drivers see you at intersections.
- Add auxiliary lights to grow your profile in dense traffic.
- Check your tire date code (4-digit DOT) and replace tires every 5–6 years regardless of tread.

CHAPTER 14

RESULTS, REVIEWS & COMMUNITY

Lawrence A. LeBrocq has represented injured New Jersey riders since 1989, recovering more than $100 million for clients over his career. He is certified by the Supreme Court of New Jersey as a Civil Trial Attorney and serves as a Superior Court

Arbitrator and Mediator, while remaining active in his community coaching local children.

For Lawrence's approval before publishing: insert 2–3 real, firm-approved case results and a few verified client testimonials here. Per bar advertising rules and our own standard, we won't publish specific results or quotes that the firm hasn't reviewed and approved. Until then this section stays general.

Chapter 15

YOUR NEXT STEP: A FREE CASE REVIEW

If you've been hurt in a motorcycle crash, don't go it alone. The insurance company has a team of lawyers. So should you.

When you call Garces, Grabler & LeBrocq, you'll talk to a real person, get your questions answered, and learn your rights before you sign anything. No pressure, no obligation, and if we take your case, you don't pay unless we win.

(855) 337-7062

garcesgrabler.com · New Brunswick, NJ

APPENDIX

QUICK REFERENCE

A · NEW JERSEY INSURANCE CHEAT SHEET

- Minimum: 35/70/25 (effective 2026) · No-Fault state, PIP required.
- Recommended: 100/300 liability + UM/UIM to match + higher PIP.

B · AFTER-CRASH CHECKLIST

- Check for injuries, call 911.
- Photograph scene, vehicles, gear, injuries.
- Get witness info and the police report.

- Seek medical care the same day.
- Call Garces, Grabler & LeBrocq before giving any statement.

C · GLOSSARY

- **MMI:** Maximum Medical Improvement, when you've healed as much as you will.
- **UM/UIM:** Uninsured / Underinsured Motorist coverage.
- **PIP:** Personal Injury Protection, pays your own medical bills regardless of fault under New Jersey's No-Fault system.
- **Modified comparative negligence:** New Jersey's rule barring recovery once you're found 51% or more at fault, and reducing damages by your fault percentage below that.

D · ABOUT NAMIL

The National Academy of Motorcycle Injury Lawyers is a nationwide network of attorneys dedicated to injured riders. Membership is limited to firms committed to bikers' rights. Garces, Grabler & LeBrocq is NAMIL's member firm for the New Brunswick / Central New Jersey market.

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