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THE NOEL B. LEONARD ATTORNEY RIDER SERIES

THE ALABAMA RIDER'S GUIDE TO MOTORCYCLE INJURY COMPENSATION

Presented by Noel B. Leonard Attorney LLC · Foley, Alabama

NAMIL PREMIER

Member, National Academy of Motorcycle Injury Lawyers

WHAT'S INSIDE

CHAPTER 1

A MESSAGE TO SOUTH ALABAMA'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. **Noel B. Leonard** has fought for injured riders across Baldwin, Mobile, and Escambia Counties, and through our membership in the **National Academy of Motorcycle Injury Lawyers (NAMIL)**, we stand up for injured South Alabama riders. We know how insurers operate, and we don't back down. Hablamos español.

If you've been hurt, don't wait. Every day that passes is another day the insurance company is working against you. Call **(251) 269-0869** for straight answers.

CHAPTER 2

THE FIRM IN YOUR CORNER

Noel B. Leonard

Founder, Noel B. Leonard Attorney LLC

Noel B. Leonard earned his B.A. from **Tulane University** and his Juris Doctor from the **Birmingham School of Law**, before returning to South Alabama to build a practice dedicated to injured riders, drivers, and their families. From his office in Foley, he represents victims of motorcycle, auto, and 18-wheeler crashes throughout Baldwin, Mobile, and Escambia Counties.

WHY RIDERS CAN TRUST THIS FIRM

- Focused practice representing **motorcycle, auto, and commercial-truck crash victims** across Baldwin, Mobile, and Escambia Counties.
- Member of the **National Academy of Motorcycle Injury Lawyers**, a network limited to firms committed to riders' rights.
- Bilingual representation available, **hablamos español**, so language is never a barrier to getting help.
- Local roots in Foley, serving the Gulf Coast corridor from Gulf Shores and Orange Beach to Mobile and the Florida Panhandle line.

FIRM COORDINATES

Noel B. Leonard Attorney LLC · 218 North Alston Street, Foley, AL 36535
Serving Baldwin, Mobile & Escambia Counties · **(251) 269-0869** · attorney-leonard.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

ALABAMA MOTORCYCLE INSURANCE ESSENTIALS

Most riders don't realize how little coverage Alabama law requires, and the state's minimums haven't kept pace with real medical costs.

ALABAMA MINIMUM COVERAGE (ALA. CODE § 32-7-6)

25 / 50 / 25

$25,000 bodily injury per person · $50,000 per crash · $25,000 property damage. Alabama does not require riders to carry Personal Injury Protection (PIP) or Medical Payments coverage, so unless you add it yourself, your own medical bills after a crash depend entirely on health insurance or the at-fault driver's liability limits.

A single surgery can top $100,000. Rehab and lost wages pile on fast. If the driver who hits you carries only Alabama'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:** match your liability limits, this is your real lifeline in Alabama.
- **Medical Payments (MedPay):** optional in Alabama, but worth adding since PIP isn't required.
- **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 Highway 59. Medical bills alone top $250,000. The problem: the at-fault driver carried only Alabama's minimum, $25,000 in liability.

Without protection, that rider is financially ruined. 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: $25,000
Your UIM coverage: $250,000
Total available: $275,000

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

CHAPTER 8

WHAT IS MY CASE WORTH IN ALABAMA?

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).

> **ALABAMA'S CONTRIBUTORY NEGLIGENCE RULE — READ THIS TWICE**
>
> Alabama is one of only a handful of states that still follows **pure contributory negligence**. If you are found even **1% at fault** for the crash, the law allows the insurance company to deny your claim **completely**, no partial recovery, no reduced payout. This is far harsher than the "comparative negligence" rules most states use, and it's exactly why insurers in Alabama fight so hard to pin any sliver of blame on the rider. Never accept an insurer's assessment of fault without a lawyer reviewing it first.

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.

> **ALABAMA DEADLINE**

You generally have **two years from the date of injury** to file a personal-injury lawsuit in Alabama (Ala. Code § 6-2-38(l)). 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. In Alabama, an undocumented symptom can also become an unfair excuse to blame you for the crash.
- 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

FOLEY & SOUTH ALABAMA RIDING RISKS

- **Highway 59 & the Beach Express.** The main artery to Gulf Shores and Orange Beach turns into stop-and-go tourist traffic every weekend from spring through Labor Day, with distracted, unfamiliar drivers making sudden lane changes.
- **The Foley Beach Express & toll bridge over the Intracoastal Waterway.** Bridge decks and expansion joints get slick fast in rain.
- **Mobile Bay Causeway & the Bankhead/Wallace Tunnels.** Merging traffic, low visibility in the tunnels, and heavy commercial-truck volume feeding the Port of Mobile.
- **Rural Baldwin & Escambia County roads.** Beautiful riding through farmland, but watch for loose gravel on shoulders, slow-moving farm equipment, and blind rises.
- **Gulf Coast weather.** Sudden summer storms and hurricane-season squalls turn oily pavement slick fast. A rainbow sheen on the road means oil, avoid it.

ALABAMA'S HELMET LAW

Alabama has a **universal helmet law (Ala. Code § 32-5A-245)**, every rider and passenger must wear a DOT-compliant helmet, regardless of age or experience. There is no adult exemption. Riding without one risks a fine of up to $100 and up to 180 days in jail, and can be used by an insurer to argue you contributed to your own injuries.

CHAPTER 13

RIDE SAFER: PRO TIPS FOR GULF COAST RIDERS

BRAKING & CORNERING

- Finish braking before you enter a curve.
- Avoid hard braking on painted surfaces and crosswalks, common near beach-town intersections.
- Practice emergency stops in a safe lot. Muscle memory saves lives.

HEAT, HUMIDITY & SUDDEN STORMS

- Stay hydrated. Gulf Coast heat and humidity accelerate fatigue and slow your reaction time.
- Watch the sky, Gulf storms can build and hit within minutes; find shelter early.

- 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 and beach crosswalks.
- Add auxiliary lights to grow your profile in tourist traffic.
- Check your tire date code (4-digit DOT) and replace tires every 5–6 years regardless of tread.

CHAPTER 14

RESULTS, REVIEWS & COMMUNITY

Noel B. Leonard represents injured motorcycle, auto, and 18-wheeler crash victims across Baldwin, Mobile, and Escambia Counties from his Foley office, offering bilingual representation to riders throughout the South Alabama and Gulf Coast community.

For Noel'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 Noel B. Leonard Attorney LLC, 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.

APPENDIX

QUICK REFERENCE

A · ALABAMA INSURANCE CHEAT SHEET

- Minimum: 25/50/25 · No PIP/MedPay requirement in Alabama.
- Recommended: 100/300 liability + UM/UIM to match + MedPay.

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 Noel B. Leonard Attorney LLC 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.
- **MedPay:** Optional Medical Payments coverage that pays your own medical bills regardless of fault.
- **Contributory negligence:** Alabama's rule that bars any recovery at all if you are found even partially at fault.

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. Noel B. Leonard Attorney LLC is NAMIL's member firm for the Foley / South Alabama market.

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