ERIC BLANK
INJURY ATTORNEYS

THE ERIC BLANK INJURY ATTORNEYS RIDER SERIES

THE NEVADA RIDER'S GUIDE TO MOTORCYCLE INJURY COMPENSATION

Presented by Eric Blank Injury Attorneys · Las Vegas, Nevada

NAMIL PREMIER

Member, National Academy of Motorcycle Injury Lawyers

WHAT'S INSIDE

CHAPTER 1

A MESSAGE TO LAS VEGAS'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. **Eric Blank** spent years defending insurance companies before switching sides to represent only injury victims, and through our membership in the **National Academy of Motorcycle Injury Lawyers (NAMIL)**, we stand up for injured Las Vegas riders. We know how insurers evaluate claims from the inside, 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 **(702) 605-7537** for straight answers.

CHAPTER 2

THE FIRM IN YOUR CORNER

Eric R. Blank

Founder, Eric Blank Injury Attorneys

Eric Blank earned his B.S. from the **Wharton School of the University of Pennsylvania** and his Juris Doctor from the **University of Arizona James E. Rogers College of Law** in 1999. He built his early career on the insurance defense side, defending insurance companies against injury claims, experience that now gives him unique insight into exactly how adjusters evaluate and fight motorcycle claims. He has also served as general counsel for local NBC and Fox television affiliates, giving him deep business and litigation experience beyond the courtroom.

WHY RIDERS CAN TRUST THIS FIRM

- Former **insurance defense lawyer** who now uses that inside knowledge exclusively for injured riders and drivers.
- Selected to **Super Lawyers** every year from 2021 through 2026.
- Voted **Man of the Year** by the Southern Nevada Chapter of the Leukemia & Lymphoma Society for his community fundraising work.
- Active volunteer with the **Jewish Federation of Las Vegas**.

FIRM COORDINATES

Eric Blank Injury Attorneys · 7860 West Sahara Avenue, Las Vegas, NV 89117
(702) 605-7537 · ericblanklaw.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. Eric spent years on the other side of this exact table, he knows which of these questions insurers dread most.

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

NEVADA MOTORCYCLE INSURANCE ESSENTIALS

Most riders don't realize how little coverage Nevada law requires, and the state's minimums haven't kept pace with real medical costs, especially with the tourist traffic Las Vegas riders deal with every day.

NEVADA MINIMUM COVERAGE

25 / 50 / 20

$25,000 bodily injury per person · $50,000 per crash · $20,000 property damage. Motorcycles must be registered and insured just like passenger cars. Nevada does not require Personal Injury Protection (PIP), so unless you add Medical Payments coverage yourself, your own medical bills after a crash depend 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 Nevada'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 Nevada.

- **Medical Payments (MedPay):** optional in Nevada, 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 the Strip. Medical bills alone top $250,000. The problem: the at-fault driver carried only Nevada'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 Nevada, with so many uninsured out-of-state and tourist drivers on the road, it's the difference between recovery and ruin.

CHAPTER 8

WHAT IS MY CASE WORTH IN NEVADA?

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, and know Eric's background on the other side of the table).

> **NEVADA'S MODIFIED COMPARATIVE NEGLIGENCE RULE (NRS 41.141)**

Nevada 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?). Las Vegas cases often add a wrinkle: many at-fault drivers are tourists on rental vehicles, which can complicate identifying the right insurance policy.

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.

NEVADA DEADLINE

You generally have **two years from the date of injury** to file a personal-injury lawsuit in Nevada (NRS 11.190). 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, tourists often won't stick around long.
- 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 with fast-moving Strip traffic.

CHAPTER 12

LAS VEGAS & NEVADA RIDING RISKS

- **The Strip & Spring Mountain Road corridor.** Heavy pedestrian and tourist traffic, distracted rental-car drivers, and constant lane changes near casino entrances.
- **I-15 & the Spaghetti Bowl (I-15/US-95 interchange).** Dense, fast-merging traffic that catches out-of-town drivers off guard.
- **Red Rock Canyon & Mount Charleston roads.** Beautiful riding, but sharp elevation changes, wildlife crossings, and sudden desert weather.
- **Extreme summer heat.** Pavement temperatures can exceed 150°F, affecting tire grip and rider stamina; dehydration reduces reaction time fast.
- **Late-night Strip traffic.** Drunk and impaired drivers are a heightened risk in the entertainment corridor after dark.

NEVADA'S HELMET LAW

Nevada requires **both operator and passenger** to wear a DOT-approved helmet securely fastened, regardless of age. Riding without one is a civil infraction (a citation and demerit points, not a criminal offense), but an insurer may still try to use it against you to argue you contributed to the severity of your injuries. Don't let them make that argument unchallenged.

CHAPTER 13

RIDE SAFER: PRO TIPS FOR NEVADA RIDERS

BRAKING & CORNERING

- Finish braking before you enter a curve, especially on canyon roads near Red Rock and Mount Charleston.
- Avoid hard braking on painted surfaces and crosswalks near casino intersections.
- Practice emergency stops in a safe lot. Muscle memory saves lives.

HEAT & DESERT CONDITIONS

- Stay hydrated, desert heat accelerates fatigue and slows reaction time dramatically.
- Watch for sudden dust and wind gusts on open desert highways.
- First rain after a long dry spell is extremely slippery, oil and dust rise to the surface fast.

GEAR & VISIBILITY

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

CHAPTER 14

RESULTS, REVIEWS & COMMUNITY

Eric Blank has represented injured Las Vegas riders and drivers, bringing his insurance-defense background and business litigation experience to every case. He has been selected to Super Lawyers every year from 2021 through 2026, was voted Man of the Year by the Southern Nevada Chapter of the Leukemia & Lymphoma Society, and remains active with the Jewish Federation of Las Vegas.

For Eric'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 Eric Blank Injury Attorneys, 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.

(702) 605-7537

ericblanklaw.com · Las Vegas, NV

APPENDIX

QUICK REFERENCE

A · NEVADA INSURANCE CHEAT SHEET

- Minimum: 25/50/20 · No PIP/MedPay requirement in Nevada.
- 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 Eric Blank Injury Attorneys 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.
- **Modified comparative negligence:** Nevada'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. Eric Blank Injury Attorneys is NAMIL's member firm for the Las Vegas market.

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