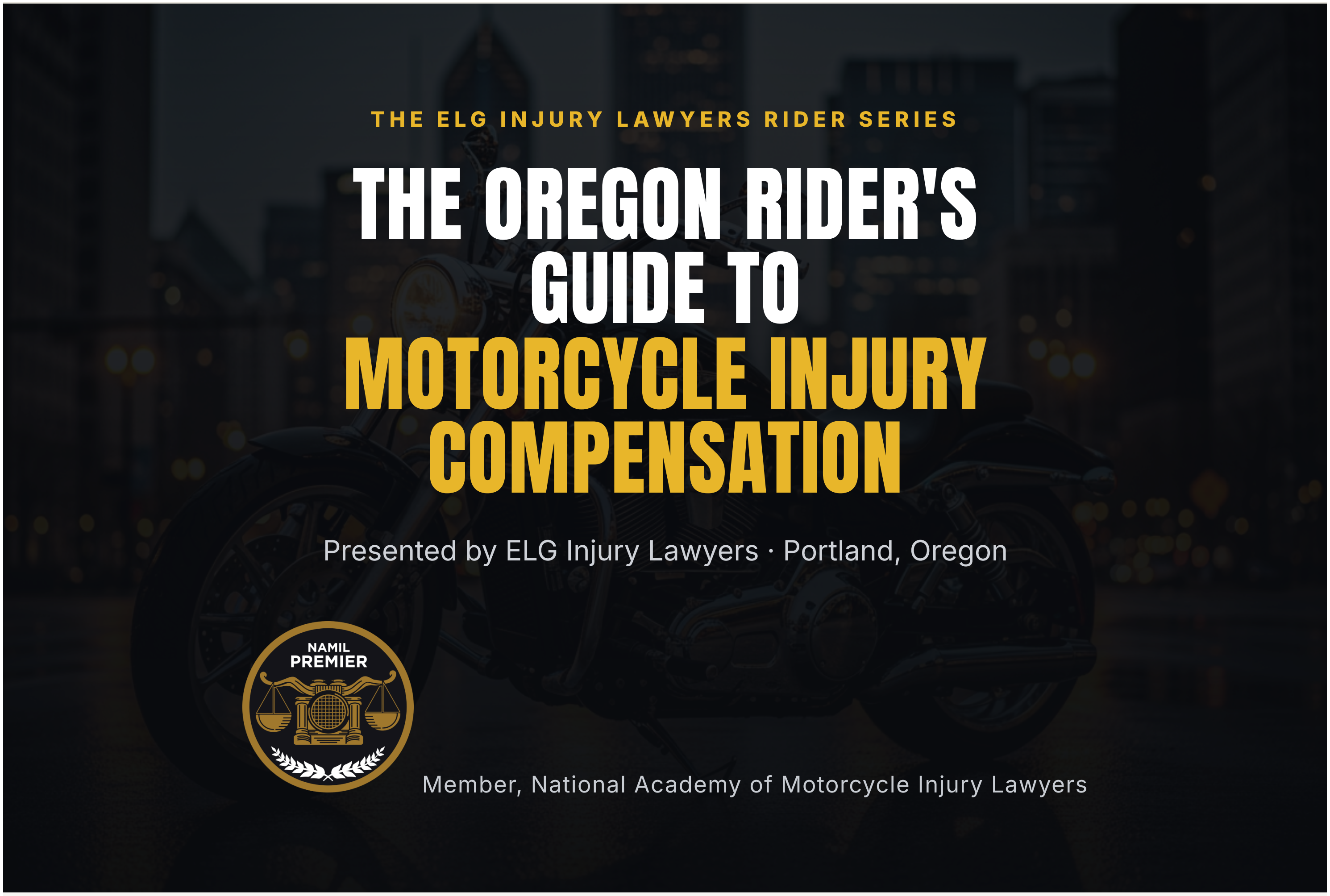
ELG
INJURY LAWYERS



THE ELG INJURY LAWYERS RIDER SERIES

THE OREGON RIDER'S GUIDE TO MOTORCYCLE INJURY COMPENSATION

Presented by ELG Injury Lawyers · Portland, Oregon

NAMIL PREMIER

Member, National Academy of Motorcycle Injury Lawyers

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CHAPTER 1

A MESSAGE TO PORTLAND'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. **ELG Injury Lawyers** is a trial-ready firm built on a health-first approach to injury representation, and through our membership in the **National Academy of Motorcycle Injury Lawyers (NAMIL)**, we stand up for injured Oregon 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 **(561) 440-1332** for straight answers.

CHAPTER 2

THE FIRM IN YOUR CORNER

David "Dave" Eltringham, Esq.

Founder & CEO, ELG Injury Lawyers · NAMIL Member

David Eltringham is the founder and CEO of ELG Injury Lawyers, now bicoastal and headquartered in Portland, Oregon after building the firm in Florida since 2007. He earned his undergraduate degree from the **University of Southern California** and his

Juris Doctor from the **Benjamin N. Cardozo School of Law at Yeshiva University** in New York City. He is licensed to practice in Florida, New York, and Oregon.

Dave's approach to representing injured clients was shaped by his own experience: he was diagnosed with toxic mold poisoning from hidden black mold in his office, and by the time doctors found it, he had suffered a collapsed lung and a severe brain injury. That firsthand understanding of how serious harm can be missed or minimized informs how ELG fights for its clients today.

WHY RIDERS CAN TRUST THIS FIRM

- Founder and CEO of a firm that has grown into a **bicoastal, trial-ready practice** since 2007.
- Licensed to practice in **Florida, New York, and Oregon**.
- Practice concentrated on **motorcycle and e-bike accidents**, trucking and auto collisions, and catastrophic-injury matters.
- Member of the **National Academy of Motorcycle Injury Lawyers (NAMIL)**, the national network for attorneys who fight for injured riders.
- Active in Rotary International, reflecting a commitment to the Portland and Oregon communities ELG serves.

FIRM COORDINATES

ELG Injury Lawyers · 1111 NE Flanders Street, Suite 201, Portland, OR 97232
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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

OREGON MOTORCYCLE INSURANCE ESSENTIALS

Oregon actually requires more protection than most states, but the state minimums still fall short of what a serious motorcycle injury can cost.

OREGON MINIMUM COVERAGE (ORS 806.070)

25 / 50 / 20

$25,000 bodily injury per person · $50,000 per crash · $20,000 property damage. Oregon is one of the states that **requires both Personal Injury Protection (PIP) and Uninsured/Underinsured Motorist (UM/UIM) coverage** on every policy, you can't opt out of either.

A single surgery can top $100,000. Rehab and lost wages pile on fast. Even with Oregon's mandatory UM/UIM, the built-in minimum limits are often too low to cover a serious crash.

WHAT RIDERS SHOULD CARRY

- **Liability:** at least 100/300 if you can.
- **UM/UIM:** mandatory in Oregon, but raise your limits above the minimum, this is your real lifeline.
- **PIP:** also mandatory, covers your own medical bills regardless of fault.
- **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. Medical bills alone top $250,000. The problem: the at-fault driver carried only the Oregon minimum, $25,000 in liability.

Without protection, that rider is financially ruined. But Oregon requires every driver to carry **Underinsured Motorist coverage**, and this rider had raised theirs to $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**

Oregon requires the baseline UM/UIM protection. Don't stop at the minimum, raise it. It's the difference between recovery and ruin.

CHAPTER 8

WHAT IS MY CASE WORTH IN OREGON?

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).

> **OREGON'S COMPARATIVE FAULT RULE (ORS 31.600)**

Oregon uses **comparative negligence**. Your recovery is barred only if your fault is **greater than the combined fault** of everyone else involved, otherwise your award is reduced by your share of fault. Insurers love to pin partial blame on riders, so fault is everything.

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.

OREGON DEADLINE (ORS 12.110)

You generally have **two years from the date of injury** to file a personal-injury lawsuit in Oregon. 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.

CHAPTER 12

PORTLAND & OREGON RIDING RISKS

- **I-5 & I-84 interchanges.** Portland's freeway merges see frequent congestion and sudden slowdowns. Keep a buffer and stay visible.
- **Bridges.** Steel-grate decks on the Fremont, Marquam, and other Willamette River bridges get slick fast, especially in the rain.
- **Rain, nearly year-round.** Oregon's famous drizzle means oily, slick pavement is a constant risk, not just after a dry spell.
- **Columbia River Gorge & mountain roads.** Popular scenic routes with tight curves, gravel shoulders, and sudden weather changes at elevation.

> **OREGON'S UNIVERSAL HELMET LAW (ORS 814.089)**
>
> Oregon requires **every rider and passenger, regardless of age, to wear a DOT-approved helmet**. There is no adult exemption. Riding without one is a traffic violation that can also be used against you by an insurer to argue your injuries were worse than they should have been, reducing your recovery under Oregon's comparative-fault rule.

CHAPTER 13

RIDE SAFER: PRO TIPS FOR OREGON RIDERS

BRAKING & CORNERING

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

RAIN & LOW LIGHT

- Double your following distance, Oregon rain is frequent and pavement rarely fully dries.
- Ride in a car's tire track to avoid water pooling in the lane center.
- Winter daylight is short; add auxiliary lighting for late-afternoon commutes.

GEAR & VISIBILITY

- Bright jacket and reflective tape change whether drivers see you at intersections.
- Waterproof gear isn't optional here, it's part of riding safely.
- Check your tire date code (4-digit DOT) and replace tires every 5–6 years regardless of tread.

CHAPTER 14

RESULTS, REVIEWS & COMMUNITY

Since 2007, ELG Injury Lawyers has grown from a Florida practice into a bicoastal, trial-ready firm now headquartered in Portland. David Eltringham's personal experience with a serious, initially-missed injury shapes the firm's health-first approach, and his involvement in Rotary International reflects the same commitment to community that ELG brings to representing injured Oregon riders.

For David'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 ELG Injury Lawyers, 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.

(561) 440-1332

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APPENDIX

QUICK REFERENCE

A · OREGON INSURANCE CHEAT SHEET

- Minimum: 25/50/20 · PIP mandatory · UM/UIM mandatory (can't opt out).
- Recommended: 100/300 liability + UM/UIM raised well above the minimum.

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 ELG Injury Lawyers 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.
- **Reserve:** the amount an insurer quietly sets aside for your claim.

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. ELG Injury Lawyers is NAMIL's member firm for the Portland market.

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