



THE LOVELY LAW FIRM RIDER SERIES

THE SOUTH CAROLINA RIDER'S GUIDE TO MOTORCYCLE INJURY COMPENSATION

Presented by The Lovely Law Firm Injury Lawyers · Myrtle Beach, South Carolina



Member, National Academy of Motorcycle Injury Lawyers

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CHAPTER 1

A MESSAGE TO MYRTLE BEACH'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. **Justin Lovely** has represented injured South Carolina riders since 2009, and through our membership in the **National Academy of Motorcycle Injury Lawyers (NAMIL)**, The Lovely Law Firm stands up for injured Myrtle Beach riders, home to two of the largest motorcycle rallies in the country. 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 **(843) 281-7452** for straight answers.

CHAPTER 2

THE FIRM IN YOUR CORNER



Justin M. Lovely

Founder, The Lovely Law Firm Injury Lawyers

Justin Lovely earned his B.S. in Finance, cum laude, from the University of Tennessee at Knoxville in 2004, then his Juris Doctor from the **Appalachian School of Law**, where he was named to the dean's list and inducted into the Phi Delta Phi legal fraternity. Licensed in South Carolina since 2009, he began his career with a judicial clerkship for the Honorable Judge Tony Stansberry in Knoxville, then served with the Knox County Public Defender providing criminal defense before turning his focus to personal injury law.

WHY RIDERS CAN TRUST THIS FIRM

- Admitted to practice in **all South Carolina courts** and the U.S. District Court for the District of South Carolina.
- Recognized by **Super Lawyers** for his work representing injury victims throughout South Carolina.
- Focused practice in car accidents, truck accidents, motorcycle accidents, and workplace injuries.
- Based in Myrtle Beach, home to the Myrtle Beach Bike Rally and Atlantic Beach Bikefest, two of the largest motorcycle gatherings on the East Coast, and deeply familiar with the local riding community.

FIRM COORDINATES

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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

SOUTH CAROLINA MOTORCYCLE INSURANCE ESSENTIALS

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

SOUTH CAROLINA MINIMUM COVERAGE (S.C. CODE § 38-77-140)

25 / 50 / 25

\$25,000 bodily injury per person · \$50,000 per crash · \$25,000 property damage. South Carolina is one of the few states that **requires Uninsured Motorist (UM) coverage** at the same limits as your liability coverage, and it

cannot be waived, so your own policy already gives you a baseline of protection if the at-fault driver has no insurance.

A single surgery can top \$100,000. Rehab and lost wages pile on fast. The state minimum is a floor, not a safety net, riders who carry only that amount can still find themselves underinsured after a serious wreck.

WHAT RIDERS SHOULD CARRY

- **Liability:** at least 100/300 if you can.
- **UIM:** raise your underinsured motorist coverage above the mandatory UM minimum if you can afford to.
- **MedPay:** optional but useful for immediate 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 on Kings Highway during Bike Week. Medical bills alone top \$250,000. The problem: the at-fault driver carried only South Carolina's minimum, \$25,000 in liability.

Without more protection, that rider is still short by \$225,000. 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: \$25,000

Your UIM coverage: \$250,000

Total available: \$275,000

South Carolina requires baseline UM matching your liability limits, but riders who stop at the minimum often leave a dangerous gap. Raise it if you can.

CHAPTER 8

WHAT IS MY CASE WORTH IN SOUTH CAROLINA?

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).

SOUTH CAROLINA'S MODIFIED COMPARATIVE NEGLIGENCE RULE

South Carolina lets you recover damages as long as the other driver was **more than 50% at fault**. Your award is reduced by your own percentage of fault. And here's something many riders don't know: South Carolina's own Supreme Court has held that **choosing not to wear a helmet cannot be treated as negligence**, since there's no statutory duty to wear one if you're 21 or older. Insurers may still try to raise it anyway, don't let them.

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.

SOUTH CAROLINA DEADLINE

You generally have **three years from the date of injury** to file a personal-injury lawsuit in South Carolina (S.C. Code § 15-3-530). 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, tourist traffic means witnesses may not be local, get their info before they leave town.
- 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

MYRTLE BEACH & SOUTH CAROLINA RIDING RISKS

- **Kings Highway & Ocean Boulevard.** Heavy tourist traffic year-round, and packed with distracted, unfamiliar drivers during Bike Week and Bikefest.
- **Highway 17 & the Grand Strand corridor.** Fast-moving beach traffic with frequent lane changes near hotels, restaurants, and shopping centers.
- **Intracoastal Waterway bridges.** Expansion joints and steel-grate sections get slick, especially in wet weather.
- **Rural Horry County roads.** Beautiful riding, but loose sand on shoulders near the coast and blind curves inland.

- **Rally season crowds.** Bike Week (spring) and Atlantic Beach Bikefest (Memorial Day) bring huge ridership and, unfortunately, higher crash rates from congestion.

SOUTH CAROLINA'S HELMET LAW

South Carolina requires a DOT-approved helmet only for riders and passengers **under 21**. Riders 21 and older may legally ride without one. As noted above, South Carolina's Supreme Court has held that skipping a helmet cannot be treated as negligence for adult riders, since there's no statutory duty to wear one.

CHAPTER 13

RIDE SAFER: PRO TIPS FOR SOUTH CAROLINA 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. Coastal heat and humidity accelerate fatigue and slow your reaction time.
- Watch the sky, Atlantic 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

Justin Lovely has represented injured South Carolina riders and accident victims since 2009, recognized by Super Lawyers for his work throughout the state. Based in Myrtle Beach, home to two of the East Coast's largest motorcycle rallies, he and his firm understand the riding community and the unique risks of the Grand Strand firsthand.

For Justin'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 The Lovely Law Firm, 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.

(843) 281-7452

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APPENDIX

QUICK REFERENCE

A • SOUTH CAROLINA INSURANCE CHEAT SHEET

- Minimum: 25/50/25 · UM mandatory at matching limits (cannot be waived).
- Recommended: 100/300 liability + UIM above the mandatory minimum + 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 The Lovely Law Firm 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, mandatory (UM) in South Carolina.
- **MedPay:** Optional Medical Payments coverage that pays your own medical bills regardless of fault.
- **Modified comparative negligence:** South Carolina's rule letting you recover as long as the other party was more than 50% at fault, with your award reduced by your own share.

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. The Lovely Law Firm is NAMIL's member firm for the Myrtle Beach market.



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This guide is general information for South Carolina riders, not legal advice, and does not create an attorney-client relationship. Laws change and every case is different; consult an attorney about your specific situation.

Attorney advertising. Statutory references (S.C. Code § 38-77-140, § 15-3-530) are provided for general reference and should be verified.