MALLOY
LAW OFFICES, LLC

THE MALLOY LAW OFFICES RIDER SERIES

THE MARYLAND RIDER'S GUIDE TO MOTORCYCLE INJURY COMPENSATION

Presented by Malloy Law Offices, LLC · Bethesda, Maryland

NAMIL PREMIER

Member, National Academy of Motorcycle Injury Lawyers

WHAT'S INSIDE

CHAPTER 1

A MESSAGE TO DC METRO 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. **Seann Malloy** has been trying cases since 2004, and through our membership in the **National Academy of Motorcycle Injury Lawyers (NAMIL)**, Malloy Law Offices stands up for injured riders across the DC metro area. 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 **(888) 485-1372** for straight answers.

CHAPTER 2

THE FIRM IN YOUR CORNER

Seann P. Malloy

Founder & Managing Partner, Malloy Law Offices, LLC

Seann Malloy graduated with Public Interest Law Honors and served on the Loyola Journal of Public Interest Law, and scored in the **top 1% nationally** on the Summer 2004 multistate bar exam. He has been trying cases ever since, founding Malloy Law Offices to focus on personal injury and civil litigation throughout the DC metro area.

WHY RIDERS CAN TRUST THIS FIRM

- Licensed in **Florida (2004), the District of Columbia (2005), and Maryland (2006)**, giving the firm reach across the entire DC metro region.
- Admitted to the U.S. District Court for the District of Columbia, the U.S. Court of Appeals for the DC Circuit, the U.S. District Court for the District of Maryland, and the U.S. Court of Appeals for the 4th Circuit.
- Recognized by **Super Lawyers** for his personal injury litigation work.
- Handles motor vehicle accidents, trucking accidents, construction accidents, premises liability, brain injuries, and wrongful death cases.

FIRM COORDINATES

Malloy Law Offices, LLC · 7910 Woodmont Avenue, Suite 1250, Bethesda, MD 20814

(888) 485-1372 · malloy-law.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. This is especially true in Maryland, where insurers know that pinning even a sliver of blame on you can wipe out your entire claim.

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

MARYLAND MOTORCYCLE INSURANCE ESSENTIALS

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

MARYLAND MINIMUM COVERAGE (MD. TRANSP. CODE § 17-103)

30 / 60 / 15

> $30,000 bodily injury per person · $60,000 per crash · $15,000 property damage. Maryland **requires Uninsured/Underinsured Motorist (UM/UIM) coverage** at the same limits as your liability coverage, so your own policy already gives you a baseline of protection if the at-fault driver is uninsured or underinsured.

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.
- **UM/UIM:** raise it above the mandatory match to your liability limits 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 Wisconsin Avenue. Medical bills alone top $250,000. The problem: the at-fault driver carried only Maryland's minimum, $30,000 in liability.

Without more protection, that rider is still short by $220,000. 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: $30,000
> Your UIM coverage: $250,000
> **Total available: $280,000**

Maryland requires baseline UM/UIM 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 MARYLAND?

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).

MARYLAND'S CONTRIBUTORY NEGLIGENCE RULE — READ THIS TWICE

Maryland is one of only a handful of jurisdictions that still follows **strict 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. There is one important protection: Maryland law specifically states that **not wearing a helmet cannot be used as evidence of negligence or contributory negligence** against you. But insurers still fight hard to pin any other sliver of blame on the rider for anything else. 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.

MARYLAND DEADLINE

You generally have **three years from the date of injury** to file a personal-injury lawsuit in Maryland. 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 Maryland, 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

BETHESDA & DC METRO RIDING RISKS

- **The Capital Beltway (I-495).** Dense, fast-changing traffic that circles the entire metro area, a common site for lane-change collisions and sudden slowdowns.
- **Wisconsin Avenue & downtown DC.** Heavy pedestrian, cyclist, and government-vehicle traffic with frequent stop-and-go congestion.
- **Rock Creek Parkway & Beach Drive.** Scenic riding through the district, but shaded, narrow curves that stay damp long after rain.
- **Rural Montgomery County roads.** Beautiful riding country, but watch for loose gravel on shoulders and deer crossings.
- **Federal event traffic.** Motorcades, protests, and major events can close roads with little notice, plan an alternate route.

MARYLAND'S HELMET LAW

Maryland has a **universal helmet law**, every operator and passenger must wear a DOT-approved helmet, regardless of age or experience. Violating it is a misdemeanor punishable by a fine of up to $500. As noted above, choosing not to wear one cannot be used against you as evidence of negligence in a Maryland injury claim.

CHAPTER 13

RIDE SAFER: PRO TIPS FOR DC METRO RIDERS

BRAKING & CORNERING

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

TRAFFIC & CONGESTION

- Assume Beltway traffic can stop instantly, keep extra following distance.
- Watch for distracted commuters and rideshare drivers making sudden stops.
- 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 commuter traffic.
- Check your tire date code (4-digit DOT) and replace tires every 5–6 years regardless of tread.

CHAPTER 14

RESULTS, REVIEWS & COMMUNITY

Seann Malloy has practiced personal injury and civil litigation since 2004, scoring in the top 1% nationally on the multistate bar exam and earning recognition from Super Lawyers. Licensed across Florida, DC, and Maryland, he and his firm serve injured riders throughout the entire DC metro region.

For Seann'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 Malloy Law Offices, 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.

(888) 485-1372

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APPENDIX

QUICK REFERENCE

A · MARYLAND INSURANCE CHEAT SHEET

- Minimum: 30/60/15 · UM/UIM mandatory at matching limits.
- Recommended: 100/300 liability + UM/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 Malloy Law Offices 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 in Maryland.
- **MedPay:** Optional Medical Payments coverage that pays your own medical bills regardless of fault.
- **Contributory negligence:** Maryland'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. Malloy Law Offices is NAMIL's member firm for the DC metro market.

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