

# THE BONESHAKER QUARTERLY

*Commentary and News Affecting Cyclists Throughout Connecticut*

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This issue is being published in the dead of winter, when cycling can sometimes be a challenge in Connecticut. However, despite the cold temperatures, there are still many cycling activities going on throughout the state. At Mills Law Firm in New Haven, we focus on cycling all year round, keeping up with the latest cycling news and things that matter to anyone riding a bike in Connecticut.

## **Why Cyclists Need Adequate Car Insurance**

Many cyclists, especially those living in cities like New Haven, use a bike as their primary mode of transportation. Many of these bike riders do not have any auto insurance. Many others, who do own a car, do not realize that their auto insurance can provide valuable protection to them while riding a bike. Most auto insurance policies automatically provide the policy holder with what is called "Underinsured Motorist Coverage." This coverage, by law, must be in the same amount as the "Liability Coverage" offered on the face of the policy, and is designed to protect the insured person if they are injured by someone with inadequate insurance of their own, or have no insurance at all. Statistics indicate that a whopping 31% of Connecticut drivers operate cars with no insurance at some time during each calendar year, so the risk of being hit by someone with little or no insurance is very real.

The important thing to know about Underinsured Motorist coverage is that it protects the insured person hit by someone else driving a car that is underinsured, no matter where the insured is. So if you are walking, or riding a bike, and are hit by a car with inadequate insurance, you can make a claim for Underinsured Motorist coverage under your own policy; provided you have sufficient coverage.

At a minimum, Connecticut cyclists should have \$300,000.00 in Underinsured Motorist (UM) coverage. Many people purchase auto insurance with limits of \$100/\$300. The amount of coverage is listed on the insurance declarations page. For virtually the same premium, these people could have bought \$300,000.00 in coverage. What is meant by \$100/\$300 policies is that the policy will provide up to \$100,000.00 in

coverage for any one person making a claim against the policy, and up to \$300,000.00 in the aggregate (so no matter how many people hurt, the amount that will be paid by the insurance company is capped at \$300,000.00). The difference can be stark. If you are seriously injured while riding your bike as a result of being hit by a car with little to no insurance, and you have a \$100/\$300 policy, your UM recovery is capped at \$100,000.00. If you had a straight \$300,000.00 policy, which provides the same liability protection for the same premium, you would have up to \$300,000.00 in UM coverage for your own injuries. The cost for each policy is nearly identical, but the protection for a cyclist is vastly improved without the split.

### **Upcoming Cycling Events**

While many cyclists ride all through the winter, finding organized bike events in Connecticut at this time of year is challenging. If you are looking to advocate for winter cycling, check out [www.bikewinter.org](http://www.bikewinter.org).

Looking ahead, here are some fun events for first 6 months of 2014:

March 2, 2014	Bethel	Carpe Diem Racing	Criterium
April 26, 2014	New Haven	Rock to Rock	20, 40, MC
May 10, 2014	West Haven	Sharon's Ride	20, 50
May 18, 2014	Lyme	Tour de Lyme	55, 26, 20, 10
May 24-25, 2014	Norfolk	Angel Ride	140, 52, 25, 6
June 1, 2014	Westport	Sound Cyclists	25m, 75k, 100k

### **Riding Errands in 2014**

New Year, new resolutions. In 2014 a great resolution would be to ride your bike when running errands, instead of getting in the car. Not only will that help the environment, lower your stress, and reconnect you with your neighborhood, it also has significant health benefits. According to an article published in *Medicine & Science in Sports & Exercise*, multiple short rides may be even more effective at burning fat than a single continuous ride for long distance. In the study, one group of cyclists rode for 85 minutes continuously. On a different day, they rode the same amount of time, but broke it up, into multiple, five-minute rides. During both days, the cyclists ate four high-fat meals. The cyclists burned more fat in the 24 hours following the intermittent rides than they did after the continuous ride.

## **Cool Product of the Quarter**

Road ID bracelet. It has your name and emergency contact information on the front, but detailed medical information and other contacts can be added to your on-line profile that is easily accessible if you are seriously injured while riding. The look is simple and rugged, and for \$30.00, it's a great investment. [www.RoadID.com](http://www.RoadID.com).

## **Bicycle Trivia**

In 1972, bicycles outsold cars in the United States. It can happen again!

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<sup>i</sup> The Boneshaker was the name of the first bicycle, patented in the United States by Pierre Lallement in 1866. Lallement was born in France, where he worked making baby carriages. He invented the first bicycle, which had pedals attached to the front wheels, in 1863. He subsequently moved to Ansonia, Connecticut. After he filed his patent, Lallement obtained financing for his idea from James Carroll of New Haven. However, there was little interest in his invention, and he sold the patent for relatively little money to Albert Pope of Hartford. Lallement returned to Paris 5 years later. His invention finally caught on in Paris, and spread throughout Europe. When bicycle manufacturers sought to capitalize on the invention here in America, a lawsuit was filed by Pope Manufacturing, which required Lallement to return to America in 1880 in order to testify for Pope in a patent infringement case. Pope prevailed in his lawsuit, and Lallement stayed on, working for Pope Manufacturing, which was located in Hartford. Pope Manufacturing was hugely successful, and contributed many innovations to bicycles, such as hollow steel tubes for the frames, and ball bearings in all moving parts. Pope spent a great deal of money promoting bicycle clubs, journals and races throughout Connecticut and other states. A great book on bicycles and how their ties to Connecticut was written by David Herlihy, and is entitled *Bicycle, The History*, Yale University Press, 2004. Pope Manufacturing later became Columbia bicycles. Unfortunately, while Albert Pope made a fortune as the owner of the patent for the bicycle, Pierre Lallement died in obscurity while living in Boston at the young age of 47.

Mills Law Firm, LLC is located in the heart of New Haven, where cyclists continue to gather for Critical Mass rides, which promote cycling and bike safety. Mills Law Firm supports those efforts, and we represent cyclists throughout Connecticut in cases involving both personal injuries and defective products. Our website is a great resource for biking information, and our quarterly news letter proudly continues the rich history of biking in Connecticut first started more than 150 years ago by Pierre Lallement.