




“We all have one thing in common; a passion for motorcycles and a love of the open road.”

Q&A

Stefanie Drake Burford A serious commitment to Georgia bikers.



**Who
are you,
and what do
you do?**

My name is Stefanie Drake Burford. I am a trial attorney who represents individuals all over the State of Georgia who are injured in motorcycle accidents and automobile accidents. I am also a registered mediator, and an elected County Commissioner in Polk County, Georgia. I serve as a volunteer and member of several Boards and Committees. Last but not least I am an avid biker and motorcycle enthusiast.

How long have you been riding, and what kind of motorcycle do you ride?

When I was about six years old, maybe younger, my Dad would put me on the back of his motorcycle for short trips around Nashville, Georgia, a small South Georgia town where I spent a lot of my summers as a kid. Even though I could barely reach the pegs, and I had to hold his belt loops because my arms were so short, I loved every minute of it. I'm pretty sure my mom never knew about those rides. As I got older, I always loved the idea of riding my own bike, but my mom would never have gone for me having a motorcycle. So, when I graduated from law school in 1999 and was finally on my own, I decided it was time.

After obtaining a Georgia Motorcycle Permit, I bought a Yamaha V-Star 650. I started practicing riding in a school parking lot near my house. I was a little nervous at first, but from the moment I opened the throttle and picked up my feet, I knew I was in love. After a lot of practice, and a lot of circles and miles around that parking lot, I hit the local streets for more practice. Not long after that, I rode to Jacksonville, Florida and to the Thunder Beach Spring Rally in Panama City Beach, Florida.

Since that time, I have logged a lot of miles, met a lot of wonderful people along the way, and made some unforgettable memories with family and friends.

I currently ride a Harley-Davidson Dyna Switchback, and also have a V-Rod, and a 2003 100th Anniversary Heritage Springer that I've owned since 2003. All of the motorcycles I have owned past and present are special to me, especially the V-Star and the Springer.

Where do you like to ride, and tell us about the roads of Georgia?

I lived in Midtown Atlanta for a few years, and I have to say, riding around amongst the tall buildings and the city buzz was pretty cool. There are so many restaurants and attractions in a city like Atlanta, and enjoying those on two wheels is amazing. Downtown and Midtown Atlanta, and Virginia Highlands, are some of my favorite urban areas for riding. Since living in Midtown, I have settled in Northwest Georgia. Even though Atlanta and the buzz of the City hold a special place in my heart, and I still enjoy visiting whenever possible, I really enjoy riding my motorcycle on the more rural and scenic roads of Georgia.

Georgia has so much to offer, from coastal Georgia with its historic landmarks and cities like Savannah and natural wonders like the Okefenokee Swamp, to the semi-Floridian flat lands of South Georgia where I was born. To the north you have mountains ranging from foothills to some pretty impressive ranges with views that extend for miles. Those North Georgia twisty mountain roads offer both an exhilarating ride and a beautiful view, for those looking to test the limits of their motorcycle, or just looking for some fresh mountain air and a slow cruise with some nice scenery. Even middle Georgia has Angel City, a quaint little western style town built just for bikers, and home of the Spring and Fall Angel City Rallies. I just came home from Angel City's Fall Rally. What an amazing venue and a great time!

Georgia also has beautiful lakes like Lake Sydney Lanier, with a scenic ride over Buford Dam, Lake Allatoona and Red Top State Park, and Lake Burton with an amazing ride over the top of the State to get there. Georgia has so much to offer, and I enjoy riding each and every square

mile.

My husband and I, even if we have just a few hours to take a ride, can find a nice back road in the foothills near our home. We generally have a destination, but for us, it's not so much about the destination, but the ride.

How important is having uninsured motorist coverage?

Having Uninsured Motorist coverage added to a motorcycle policy is an excellent way for a biker to protect their financial well-being, as well as that of their family, in the event of an accident. Uninsured Motorist Coverage ("UM"), or Underinsured Motorist Coverage ("UIM") as it's sometimes called, is insurance that allows monetary recovery for the injured rider up to the amount of their UM policy in the event the at-fault driver has insufficient liability limits, or no liability coverage at all. UM/UIM coverage can be used to compensate the injured for their medical expenses, lost wages, pain and suffering, property loss, loss of consortium, or other damages.

There are two choices when it comes to UM/UIM insurance policies in Georgia. In the 2008 session of the General Assembly, a new law was passed that now allows the UM/UIM limits to be added to the liability limits of the at-fault driver, if that type of UM/UIM policy is selected, to determine the total amount available for recovery ("add-on"). In years prior to the new law, the only choice was a UM/UIM policy which provided coverage up to the injured rider's UM/UIM coverage, less the amount of the at-fault driver's liability limits. The add-on UM/UIM policy costs a bit more than the "difference in limits coverage," but the price difference is usually nominal to have the extra coverage and protection.

What does this mean for a biker in the real and confusing world of insurance? Practically speaking, assume that Bob is out on a nice Sunday afternoon ride on his motorcycle. The sky is blue, the air is warm, and he is really enjoying himself. As Bob proceeds down the lovely two-lane road, a car driven by Jane, without warning, suddenly and abruptly turns left directly into Bob's path of travel. Bob is unable to avoid the collision, and so he and his motorcycle collide with the side of Jane's car. Even though Bob was seriously

injured, he will fortunately recover physically. However, Bob has no health insurance, and the road to recovery includes some very expensive medical bills, lost time from work and lost wages, and Bob's \$30,000 custom motorcycle is totaled.

So what happens to Bob? Fortunately, when he purchased the insurance policy on his motorcycle, Bob elected to add the optional UM/UIIM coverage, which afforded him up to \$100,000 per person/\$300,000 per accident coverage in the event an at-fault driver caused him to be injured, and that driver was either uninsured or underinsured. Bob is relieved when he learns that Jane only had the State required minimum liability limits, which is \$25,000 coverage per person, and \$50,000 per accident. Since he wisely chose the optional add-on option, his UM/UIIM provides up to \$100,000 in additional coverage, on top of the at-fault driver's liability limits of \$25,000, for a total available of up to \$125,000. Had Bob not chosen the add-on when selecting his UM/UIIM policy, his coverage would have been reduced by the at-fault driver's liability limits, for a total coverage available of up to \$100,000.

Now, what if Bob had elected not to have the UM/UIIM coverage at all? The total available to Bob to compensate him for his loss would have been \$25,000 for his bodily injuries and all the damages and expenses related thereto. His motorcycle would likely not have been adequately covered by the at-fault driver's property coverage either, which is more than likely \$25,000 as well. So, if Bob had failed to obtain UM/UIIM coverage at all, he wouldn't have been fully compensated for his property loss, and his medical expenses and lost wages wouldn't have been paid beyond \$25,000. Bob's medical expenses surpassed this amount before he ever left the hospital.

I've seen so many people in the unfortunate situation of being hurt by another driver, and that driver having insufficient or no insurance. One simple choice can make such a difference, and offer protection for the injured and his or her family.

UM/UIIM insurance coverage can be a confusing topic, and I never mind looking over someone's policy and making a recommendation about what UM/UIIM coverage a biker may need to protect themselves and their family financially.

How can you help a biker who needs proper legal help?

If a biker contacts me for assistance, that usually means he or she has been in an accident and injured or harmed in some way. I would rather that not happen. I would rather everyone on the road look twice, and show motorcycles and bikers the respect they deserve on and off the road.

However, if a biker or their passenger is unfortunate enough to be injured, I'm

here to provide competent and diligent legal representation from the date the accident occurs, until the injured biker receives a monetary award, and beyond. I'm also here to answer any questions he or she may have about dealing with the insurance company, the law and how it pertains to their accident, their insurance coverage, or just to chat about what a biker can do to help prevent an accident.

I highly recommend that every person who rides a motorcycle complete a motorcycle safety course. Even if a motorcyclist has been riding for years, the advanced rider's course can provide invaluable riding skills. I took an advanced course last April, and I learned a lot! I'm even more aware of the cars and trucks around me, and feel that I can better avoid an accident after having taken the course.



Why should they call you?

As a biker myself, I understand the needs of the injured motorcyclist. Nobody understands what it's like to ride amongst distracted drivers in cars, trucks and SUV's like someone who has been there herself. I'm really a biker; I go to events myself, and I ride my own motorcycle. I fight for and protect the rights of biker's injured in accidents because I consider them to be an extension of my family, and I take care of my family. I'm also not afraid to stand up to an insurance company. I won't back down and I'm not afraid to stand up and fight for the rights of the injured.

Your support for Born To Ride is an inspiration; why BTR?

Born To Ride is an inspiration as well. As someone who understands the importance of family, and supporting the biker community, I felt a real connection with the Fincher family, who started Born To Ride magazine here in Georgia. I also had the opportunity to meet the Galletti family, who started Born To Ride TV and Born To Ride magazine in Florida more than 18 years ago. The entire Born To Ride Family is incredibly supportive of the biker community and the wonderful causes in which they support. Born To Ride is not only a magazine and television show about motorcycles, and the

biking community, it is about so much more. The Born To Ride family is so positive, and focused on improving each day. All these things make BTR an inspiration, and a publication that deserves respect. I love that about Born To Ride!

The bikers want to meet and talk with you; where can they do that?

I'm all over the place, and attend as many motorcycle events as possible. I ride my motorcycle to those events if at all possible. I also have a Facebook page that tells about upcoming events and causes that I support. If you would like to come by my office, please call for an appointment, with no further obligation. You will meet with me and no one else. It is very important to me to provide personal service to anyone who needs my assistance. You may also call anytime, and expect to speak with me when you do. If I am unavailable for some reason, your call will be returned promptly.

Our next event where I will be in attendance will be the International Motorcycle show at the Cobb Galleria during the weekend of November 15 - 17, 2013. I will be there with Born To Ride magazine Georgia Edition. It will probably be cold outside, so that's a great chance to enjoy looking at all different makes and models of motorcycles, and meeting people who share the same passion for motorcycles and riding, without freezing! If anyone attends the IMS, I hope they will stop by our booth and meet me. I will be glad to answer any questions, whether they are about me, motorcycles, or the law.

Do you have any last words for the biker community, and how can they contact you?

I would just like to say that I'm a biker, and an attorney, and I'm here to help you and your family in your time of need. We bikers come from all walks of life. Regardless of our jobs or the types of motorcycles we ride, we all have one thing in common; a passion for motorcycles and a love of the open road.

Anyone who needs my help or has any questions can contact me at (770) 748-3601 extension 21, or by email at Stefanie@RollingThunderLaw.com. Also, check us out on the web at www.RollingThunderLaw.com, or on Facebook at www.Facebook.com/RollingThunderLaw.

I would like to wish everyone a safe and enjoyable journey to whatever destination lies ahead. Ride safe, and remind everyone to look twice, and save a life. Bikers and motorcycles are everywhere, and we are here to stay.

