

## **Legal Moments**

### **Matthew Reid - Legal Moment #1- Bicycle Injury? Are you Insured? (Oct 2018)**

[phone ringing]

Receptionist: Cohen Highley

Announcer: And now the Cohen Highley Legal Moment on 980 CFPL.

Announcer: I'm here with Matt Reid from Cohen Highley Lawyers. If someone riding a bicycle with no insurance is hurt in a car accident, are they out of luck for financial compensation for things such as medical rehab, etc.?

Matt Reid: No, luckily there are still remedies to that situation.

Announcer: Now what's the first?

Matt Reid: The most likely scenario is that the driver's insurance will cover the person without insurance. If there's a broken bone for instance, then medical treatment up to \$65,000 would be covered.

Announcer: Say the driver is never found.

Matt Reid: Then the insurance of the parents, or maybe their spouse, can cover the accident injury costs.

Announcer: Okay. What if we're talking about an adult with no insurance?

Matt Reid: In that scenario, there is a motor vehicle accident claims fund that exists for situations just like that. So again, they would still be covered.

Announcer: Final question. What if the bicyclist is the one who's at fault?

Matt Reid: Luckily the insurance applies regardless of who was at fault.

Announcer: Thanks Matt. This has been the Cohen Highley Legal Moment.

[Music]

Singers: Cohen Highley, we're listening. [cohenhighley.com](http://cohenhighley.com)