



Helmet Hindsight

Hard Lessons on 2 Wheels

It must be summer, because motorcycles are all I hear outside my window.

The Richmond area is full of motorcycle enthusiasts, which always ensures the sounds of motors are virtually everywhere these days. While it's great that people find so much enjoyment riding them, motorcycle season is rarely a slow time for me as a personal injury attorney. Sadly, motorcycle-accident-related injuries (including traumatic and severe blows to the head) are common during the summer months ... and it often boils down to one critical reason:

People aren't wearing protective helmets!

I'm always shocked when I see a motorcyclist going down the highway at 70 or 80 miles an hour without a helmet. Some states don't require helmet use, but Virginia does require helmets for both riders and passengers. Because some people outside of Virginia receive this newsletter, it is imperative that you know your state law. That said, the laws in whatever state you reside shouldn't determine whether you put on a helmet. Simple common sense should.

"If your summer plans include hitting the highway on two wheels, please do so responsibly."

In addition to potentially increasing my caseload these days, motorcycle accident cases are particularly challenging for attorneys. For one thing, there is an inherent bias among jurors against motorcyclists and motorcycles in general. Frankly, I can't say this bias and prejudice aren't sometimes deserved. Just a few days ago, I was going down a divided, 45 mph highway here in my hometown during rush hour. Suddenly, I saw a flash of *something* in my rearview mirror. I glanced up and saw a motorcyclist traveling recklessly, erratically, and very fast. As he weaved between cars, I couldn't help but think his behavior was exactly why motorcyclists get a bad name. If you live in Richmond, you likely see some motorcyclists driving over 100 mph on our highways. This irresponsibility has to change. No one is invincible.

Not surprisingly, motorcycles' reputation in this area (earned or otherwise) can sometimes make jury selection difficult. I try to ask questions that elicit



strong biases against motorcyclists. If people have biases that I feel evidence won't overcome, I attempt to have them disqualified from the jury. Despite motorcyclists generally being viewed as reckless and dangerous, I must show in court that these characteristics didn't influence what happened in a particular case I'm representing. That's just one of countless reasons why wearing a helmet when riding a motorcycle is the only legitimate option.

Of course, there's also the matter of the injuries themselves. Tragically, the severity of many of them is instantly recognizable (and that's if the motorcyclist or passenger even survives the crash), but others may not be so obvious. Throughout my years practicing law, I've seen numerous cases where symptoms of a traumatic brain injury or other serious medical condition didn't reveal themselves until days, weeks, or even months after the accident. Whether you're in a motorcycle crash or an automobile accident, it is not a time for stoicism or brushing off a "minor" injury. I urge you to seek medical care for any injury you've sustained. Doing so will better protect your health and establish a record of care we could use to build a stronger case.

If your summer plans include hitting the highway on two wheels, please do so responsibly. One bad decision could lead to medical and legal disaster and change your life forever.

—Kevin Mottley

WHEN LIFE FEELS FINE BUT NOT FULFILLING

The Case for a Midlife Break

It usually starts as a small thought you almost ignore. You are going through your normal routine when something feels slightly off. There isn't anything necessarily wrong, but nothing feels especially exciting either. You wonder what it would feel like to step away and live differently, even if just temporarily. That curiosity is often where the idea of a midlife gap year begins.

Not a Gap, a Reset

A midlife gap year does not have to mean disappearing for 12 months. For many people, it's a deliberate break from routine. It might last a few months or longer, but the length matters less than the intention behind it. Instead of seeing it as an escape, it works better as a reset. It gives

you room to slow down, reflect, and rethink what you want the next chapter to look like.

Why It Feels Different in Midlife

In midlife, the urgency to see everything fades, replaced by a desire to experience things more fully. With a clearer sense of what matters, the focus shifts from rushing to depth, meaning, and genuine connection.

What It Can Actually Look Like

A midlife gap year can look different for everyone. It may involve negotiating time off or requesting a formal sabbatical from your employment, or think of it like a "mini retirement." Once you work out those details, it can involve travel, but not the fast-paced kind. Spending weeks or even months

in the same location can be far more rewarding than moving from stop to stop.

Others use the time to volunteer, learn something new, or focus on long-neglected interests. It might involve writing, studying, or simply creating a quieter daily routine that feels more aligned with who you are now.

What You Bring Back With You

The greatest impact of a midlife gap year is not the places you visit but the clarity you gain. Many people return with a stronger sense of direction and a better understanding of what they want going forward. Time away can restore energy, improve overall well-being, and help you make more thoughtful decisions about your next chapter.

A Different Kind of Courage

Stepping away when life looks fine on paper is not easy. It means questioning what you've built and whether it still fits. Not everyone will understand, and that's okay. At some point, it stops feeling indulgent and begins feeling necessary.

Blasts and Boats

MUST-READ SUMMER SAFETY REMINDERS



As I've expressed elsewhere in this month's newsletter, I want nothing more than to see everyone enjoy a safe and happy summer. After all, there are so many exciting things to experience this time of year before another school year begins and another round of holiday hustle and bustle arrives. As fun as some of these activities are, they can also cause serious injury (or worse) if not conducted safely. This is especially true of two celebrated summer pastimes: fireworks and boating. If they're in your summer day planner, please read on for a few reminders of how to mix safety with your fun.

User-Friendly Fireworks

Few summer activities are as fun as setting off fireworks, but few are more dangerous. Please keep these quick tips in mind when lighting up the sky at your next cookout or nighttime party.

- **Only use fireworks that are legal in the area you're setting them off.**
- **Keep fireworks away from young children.**
- **Never handle or set off fireworks while under the influence of alcohol or drugs.**
- **The person setting off the fireworks and anyone nearby should wear protective eyewear.**
- **Only set off fireworks outdoors, and only set off one device at a time.**
- **Dispose of malfunctioning fireworks safely and appropriately, and never attempt to relight them.**

- **To prevent potential fires, keep a bucket of water nearby to extinguish any fireworks that don't go off.**

Boating Safety Basics

If you love hitting the water in your boat, you're not alone. According to the National Safety Council, there are currently more than 11 million recreational vessels in the U.S. Unfortunately, not every boat owner conducts themselves safely. The U.S. Coast Guard reports that boat-related accidents result in millions of dollars in property damage, thousands of injuries, and hundreds of deaths annually. Here are a few tips for preventing those things from happening.

- **Make sure all life jackets are properly fastened and are appropriate for the users' weights and body sizes.**
- **Ensure your boat and all equipment are in proper working order.**
- **Make sure you have a tool kit and a first-aid kit on the boat before leaving the dock.**
- **Be mindful of the risk of heatstroke, and wear sunscreen.**

By taking these and other simple precautions, you can do your part to make sure you remember your summer for all the right reasons, not one that causes catastrophes you'll want to forget.

—Kevin Mottley



POLICY POWER

Protection Beyond Price

Not all insurance is created equal.

Our firm recently settled a case for the estate of a young man who was killed in a tragic motorcycle accident. The at-fault party, who was driving an automobile, caused the accident by pulling out in front of him. At first glance, the chances of the estate receiving appropriate compensation for the incident appeared small. The driver had only \$30,000 in liability insurance, which wasn't much to cover the loss of someone's life.

Luckily, our client had substantial **underinsured and uninsured motorist coverage**. These coverages can be purchased as part of your automobile insurance policy to cover your losses if you're injured in a collision with someone who carries insufficient insurance or has no insurance at all. When applied, they kick in and fill the gap between the amount of your damages and the amount of coverage the at-fault motorist carried.

In this particular motorcycle accident case, the deceased had been named as the insured on several auto policies. As a result, his estate was able to tap into the underinsured motorist coverage in these policies to provide us with significantly more compensation than the \$30,000 available from the at-fault driver's policy.

You may think to yourself, "I don't need to buy that much insurance because I'm a good driver; I'm not going to hurt somebody else." However, that mindset can limit your protection if another person injures you, is at fault, and doesn't have coverage.

When you're shopping for insurance, make sure to pay attention to the policy limits you're considering, and purchase as much as you can reasonably afford to protect yourself against an underinsured or uninsured motorist.

Proper insurance coverage isn't about price; it's about purpose and protection. Consider adding underinsured and uninsured motorist coverage to your policy today.

-Kevin Mottley

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FLANK STEAK TACOS

INGREDIENTS

- 1 tsp paprika
- 1/2 tsp ground cumin
- 1/2 tsp garlic powder
- 1/2 tsp chili powder
- 1/2 tsp dried oregano
- 1/4 tsp onion powder
- 1/2 tsp ground black pepper
- 1 tsp sea salt, divided
- 1 lb flank steak
- 2 tbsp olive oil, divided
- 1 small red onion, finely diced
- 1/3 cup cilantro
- 1 ripe avocado, diced
- 1 tbsp lime juice
- 8 small flour tortillas

DIRECTIONS

1. Heat grill to medium heat.
2. In a small bowl, combine first 7 seasoning ingredients with 1/2 tsp sea salt.
3. Brush steak with 1 tbsp olive oil and sprinkle seasoning mixture on both sides.
4. Grill steak for 2–4 minutes per side.
5. Remove steak from grill and let it rest.
6. In a bowl, stir together 1/2 tsp sea salt, 1 tbsp olive oil, onion, cilantro, avocado, and lime juice.
7. Heat flour tortillas on the grill.
8. Slice the grilled flank steak into 1/4-inch strips. Assemble your tacos with the onion avocado mixture and enjoy!



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SUN, SAND, AND A SIDE OF CELEBS

A HAMPTONS ESCAPE AWAITS

If you're looking for sun, sand, and a place where weekends seem to last a little longer, one of the country's most iconic seaside resorts is calling. The Hamptons are known for their pristine beaches, high-end dining, and superb social scene. A beloved retreat for New Yorkers and celebrities, this series of villages makes for a vacation that feels like something out of a movie. Whether you want to eat at a popular restaurant, take a stroll along the shore, or rub shoulders with movie stars, the Hamptons make for an unforgettable getaway.

Breathtaking Beaches

The Hamptons are famous for their sandy beaches, with many options throughout the area's different towns. Coopers Beach in Southampton is known as one of the best in America, featuring white quartz sand and a backdrop of impressive dunes and mansions. If you're looking for a quieter place to catch some sun, Cryder Beach (also in Southampton) is less crowded and a perfect place to watch surfers. Main Beach in East Hampton is one of the most popular in town, beloved for its beautiful views.

Terrific Towns

The Hamptons comprise two townships, each with quaint and lively villages. Each offers a different setting for shopping, dining, and sightseeing. Southampton has a beautiful main street, popular beaches, and restaurants where you can spot a movie star. East Hampton and Bridgehampton are charming and known to be a little less fast-paced. Local eateries like Bobby Van's Steakhouse and Topping Rose House make Bridgehampton a favorite destination for fine dining.

Affordable Activities

While the Hamptons come with an elite price tag, you can find plenty of budget-friendly activities to enjoy. A scenic drive along the Montauk Highway is filled with iconic Americana houses and seaside sights. One of the best ways to explore the many villages is to rent a bike for the day or stroll in town so you can stop in the little shops and farmers markets. Montauk is a popular, scenic hamlet located at the easternmost point of Long Island. You can find affordable accommodations and food options in this laid-back tourist destination.