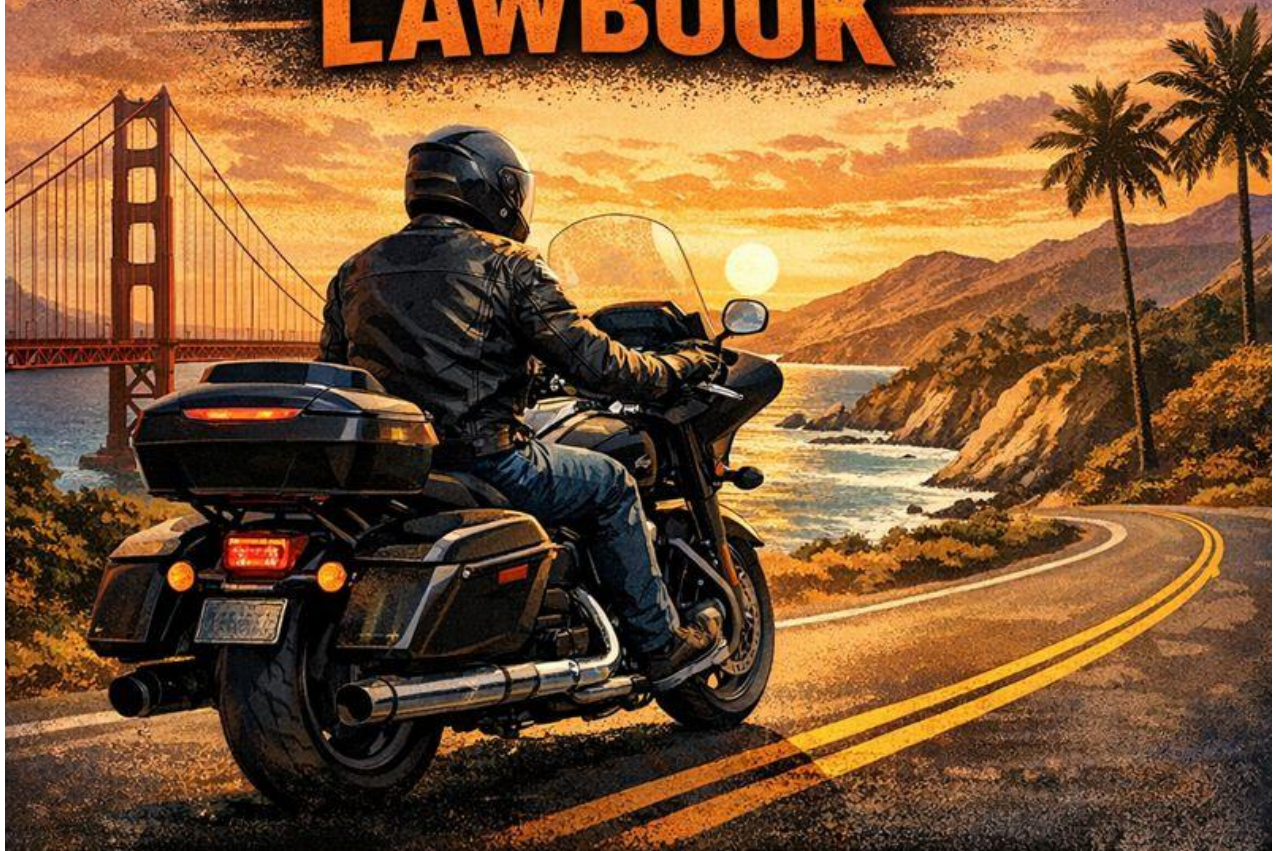


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— THE —
CALIFORNIA
MOTORCYCLE
LAWBOOK



A Guide to Motorcycle Laws, Insurance & Accident Claims

2025-2026 CALIFORNIA RIDER EDITION

Specially Prepared for the SLF Moto Community

WHO WE ARE: SCRANTON LAW FIRM

50 Years of Experience. Over \$1 Billion Recovered. Real Wins For Real Clients.

California is the capital of motorcycling. The feeling of freedom from riding the PCH, or expertly navigating dense traffic, is unparalleled. But with that freedom comes a responsibility and a risk often underestimated by other drivers, and worse, by insurance companies.

At Scranton Law Firm, we don't just understand the California Vehicle Code—we understand the culture. Led by our CEO, **Chris Scranton**—a lawyer and passionate biker—we know firsthand the challenges a wounded rider faces. This personal experience gives us a critical edge in the courtroom, where the perception of the motorcyclist is key.

Our Mission and The Scranton Law Firm Promise:

We have dedicated **five decades** to fighting for victims of serious accidents. Our track record of success, with **over \$1 Billion recovered** for our clients, is a testament to our unwavering dedication.

1. **SPECIALIZED EXPERIENCE:** We focus exclusively on serious personal injury cases. We are not generalists. We are experts in the complexity of motorcycle accidents in California.
2. **COMMUNITY CONNECTION:** We know you are not just a case number. We understand the stigma often cast upon motorcyclists and passionately fight to ensure your right to the road is respected.
3. **NO RISK TO YOU:** We work on a contingency fee basis. This means **you only pay if we win** your case. There are no upfront costs or hourly fees. Our commitment is to your recovery, not your wallet.

When you choose Scranton Law Firm, you choose an advocate who rides with you. We will help you rebuild your life while we fight the insurers to get the maximum compensation you deserve.

CONTACT 24/7: 1-800-707-0707

CHAPTER 1: THE CALIFORNIA RIDING EXPERIENCE

The culture of motorcycling in California is as diverse as its roads. From the roar of baggers in the south to the sportbikes carving up the north, all riders face the same unique legal and logistical challenges.

Why California is Different (And Often More Dangerous)

1. **Extreme Traffic and Distractions:** Metropolitan areas like Los Angeles, San Francisco, and Sacramento have massive traffic volume and a high incidence of drivers distracted by mobile phone use. Distracted driving is the number one threat to riders.
2. **The Lane Splitting Factor:** Although it is a legal maneuver, Lane Splitting requires constant vigilance from the rider. When an accident occurs, the insurance company will always try to argue that the rider's speed was a contributing factor, even if the primary fault was the car driver (violating the principle of **Comparative Negligence** discussed in Chapter 4).
3. **Favorable Climate, Higher Risk:** Excellent year-round weather means more riders are on the road, which, statistically, increases the probability of encountering a negligent driver.

Essential Documentation for the California Rider

Every motorcyclist must carry:

- **Class M1 or M2 License (CVC 12500):** Ensure you have the correct endorsement. Riding with just a permit and no supervision can severely complicate a later injury case.
- **Proof of Insurance (CVC 16028):** If stopped, failure to show proof of insurance (even if you have it) can result in a significant fine.
- **Motorcycle Registration Card.**

SLF Moto Warning: California laws are constantly updated (like the 2025 insurance minimum increases). Stay informed, as ignorance of the law is never a valid defense.

CHAPTER 2: ESSENTIAL TRAFFIC RULES (CA Laws)

Knowing the California Vehicle Code (CVC) is not just about avoiding tickets; it is an essential tool for protecting your legal case after an accident. If you violated a traffic law, the defense for the at-fault driver will use it against you.

1. Lane Splitting (California's Exception)

The CVC allows motorcyclists to operate between lanes of traffic (CVC 22417). However, the law mandates that the practice must be done safely.

- **California Highway Patrol (CHP) Guidelines:**
 - **Speed is Key:** It is recommended not to exceed traffic speed by more than **10 miles per hour (mph)**.
 - **Avoid High Speeds:** Avoid Lane Splitting if traffic is flowing at **30 mph or faster**. Under these conditions, the maneuver becomes inherently more dangerous and increases the risk of being cited for reckless operation.
- **Illegal Blocking:** It is a crime for a vehicle driver to purposefully block the path of a motorcycle that is lane splitting safely (CVC 22400).

2. The Universal Helmet Law (CVC 27803)

California has one of the strictest helmet laws in the country. **All riders and passengers** must wear a safety helmet approved by the Department of Transportation (DOT).

- **Helmet Verification:** Your helmet must have the "**DOT**" label printed on the outer back shell. If it only has a "Snell" sticker, check the manufacturer to ensure it also meets DOT standards.
- **"Novelty" Helmets:** Thin, small helmets (often called "novelty" helmets) that do not meet DOT standards are legally insufficient. If you suffer a head injury wearing one, the insurance company will argue that you contributed to your own injury by failing to wear appropriate gear.

3. The Exhaust and Noise Debate (SB 435)

California has specific regulations governing motorcycle exhaust noise.

- **Modern Bikes:** Motorcycles manufactured in the year 2013 or later must have an EPA-labeled exhaust system certifying compliance with sound limits (generally 80 decibels).
- **Aftermarket Systems:** If you install an aftermarket exhaust, ensure it is marked with a compliance code verifying it is street-legal. Law enforcement can issue a "fix-it ticket" or a fine if your exhaust is deemed non-compliant.

CHAPTER 3: MOTORCYCLE INSURANCE (THE LEGAL TRAP)

In a motorcycle accident, insurance is your only financial safety net. Unfortunately, most California riders are dangerously underinsured.

The Inadequacy of the 2025 Minimums

Effective January 1, 2025, California adjusted its insurance minimums. While they are higher than before, they remain completely inadequate for the severity of typical motorcycle injuries.

- **New Statutory Minimums (Liability):**
 - \$30,000 for injury/death of one person.
 - \$60,000 for injury/death total per accident.
 - \$15,000 for property damage.

THE \$30,000 TRAP: If a negligent driver hits you, causing a broken leg that requires surgery, the initial hospital bill can easily exceed \$30,000. If that driver only carries the state minimum, they only pay \$30,000. The rest of your bills (often \$50,000 or more) become YOUR responsibility.

The Must-Have Coverage: UM/UIM

The single most important coverage for ANY motorcyclist in California is **Uninsured/Underinsured Motorist (UM/UIM)** coverage.

- **How UM/UIM Works:** It acts as the at-fault driver's insurance policy, but it is your own policy. If the driver who hit you has no insurance (Uninsured) or only the \$30,000 minimum (Underinsured), your UM/UIM policy steps in to cover your damages, lost wages, and pain and suffering, up to the limit you purchased.
- **Scranton Law Firm Recommendation:** Purchase UM/UIM limits of **\$100,000/\$300,000 or more**. If you can afford \$250,000 in Liability coverage, you should buy \$250,000 in UM/UIM coverage as well. Your personal protection should match the protection you offer to others.

The "Full Coverage" Myth

"Full Coverage" only means your policy pays for damages to your own motorcycle (Collision and Comprehensive). It **does not** mean you have adequate personal injury protection for your medical and legal needs.

CHAPTER 4: FAULT AND LEGAL COMPENSATION

The legal process following a motorcycle crash focuses on two elements: establishing fault (negligence) and determining the amount of compensation (damages).

Pure Comparative Negligence

California follows the "**Pure Comparative Negligence**" rule. This is a significant advantage for motorcyclists.

- **How It Works:** A jury (or the insurer) assigns a percentage of fault to each party. Even if you hold a large percentage of fault, you can still recover compensation.
- **Practical Example:** A car makes an illegal U-turn in front of you. You had a split second to react, but you were traveling 40 mph in a 30 mph zone.
 - The car is found **75% at fault**.
 - You are found **25% at fault** for speeding.
 - If your total damages (medical, lost wages, pain) total **\$100,000**, you can still recover **\$75,000** (75% of your damages).

Recoverable Damages

Compensation in a personal injury case seeks to make the injured party "whole" financially. Damages are split into two categories:

1. Economic Damages (Calculable):

- Medical Expenses (past and future).
- Lost Wages (past and future earning capacity).
- Property Damage (repair or replacement value of the motorcycle).

2. Non-Economic Damages (Non-Calculable):

- Physical Pain and Suffering.
- Emotional Distress and Mental Anguish.
- Loss of Enjoyment of Life (inability to ride, play sports, etc.).

Statute of Limitations (The Legal Clock)

The **Statute of Limitations** is the legal deadline for filing a lawsuit. In California, the general deadline for personal injuries is **TWO (2) YEARS** from the date of the accident (CVC 335.1).

- **Warning:** If you wait past the two-year mark, you will permanently lose your right to seek compensation, even if the case against the other driver is irrefutable. Contact an attorney immediately upon discharge from the hospital.

CHAPTER 5: WHAT TO DO AT THE ACCIDENT SCENE

The correct handling of the first 60 minutes after a crash can be the difference between a won case and a lost one.

CRITICAL ACCIDENT CHECKLIST

1. SAFETY & MEDICAL ATTENTION (Highest Priority):

- If possible, move yourself (and the bike) out of the flow of traffic.
- Call 911 (or have someone call). Even if you think your injuries are minor, adrenaline can mask pain. Allow paramedics to examine you. **Seek professional medical attention immediately.**

2. ABSOLUTE SILENCE (Legal Protection):

- **DO NOT** say "I'm sorry" (this can be construed as an admission of fault).
- **DO NOT** discuss the details of the accident with the other driver. Simply exchange information.
- **DO NOT** give a recorded statement to any insurance company (even your own!) before speaking with an attorney.

3. GATHER EVIDENCE (Your Task):

- **Scene Photos:** Document the final resting position of the vehicles, damage to both, skid marks, and the surrounding environment (stop signs, traffic lights, etc.).
- **Driver Information:** Full name, phone number, driver's license, insurance policy number, and name of the insurer.
- **Witnesses:** This is the most volatile evidence. Get names, phone numbers, and email addresses.

4. POLICE REPORT:

- Cooperate with law enforcement, but be factual and concise.
- Ensure the police know you were riding a motorcycle and that you are injured.
- Obtain the **Police Report Number**.

CALL SCRANTON LAW FIRM: THE LAST AND MOST IMPORTANT RULE

Your priority after a crash is your health. Our priority is your case.

Call us immediately. We are available **24/7**.

1-800-707-0707

We will help you:

- File the insurance claim correctly.
- Ensure your motorcycle is properly evaluated for repair or total loss.
- Refer you to the right medical providers (if necessary).
- Protect you from insurance adjusters who will try to blame you or minimize your injuries.

CONTACT & OFFICE LOCATIONS

1-800-707-0707

AVAILABLE 24/7 - FREE AND CONFIDENTIAL CONSULTATION

If you can't come to us, we will come to you! (Hospital, home, work).

CALIFORNIA OFFICE LOCATIONS:

- **CONCORD:** 2450 Stanwell Dr, CA 94520
- **OAKLAND:** 333 Hegenberger Rd, Suite 500
- **SACRAMENTO:** 3838 Watt Ave Ste. D-410

WEB: ScrantonLawFirm.com

Ride Smart. Ride Protected.

Motorcycle crashes are different. The injuries are more severe, the insurance battles are tougher, and the stakes are higher.

Scranton Law Firm has spent over 50 years fighting—and winning—for injured riders across California.

No fees unless we win.

1-800-707-0707

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