

Motorcycle Accident Claim Process

Understanding your rights after a motorcycle accident in Florence, CO.

Based on Florence Motorcycle Accident Lawyer by McCormick and Murphy

Step 1: Accident Occurs

You have been involved in a motorcycle accident.



Step 2: Determine Fault

The other driver's actions may have caused the accident, regardless of your helmet use.



Step 3: Helmet Use and Liability

In Colorado, helmet use is optional for adults. Not wearing a helmet does not automatically absolve the at-fault driver of liability.

- Colorado law requires helmets only for riders under 18.



Step 4: Insurance Company Tactics

Be aware that an insurance company may try to reduce your damages by arguing a helmet would have lessened your injuries.

- This argument is not always successful, especially if head injuries are not involved.
- The defense must prove a helmet would have made a measurable difference.



Step 5: Evaluate Your Claim

Do not assume you do not have a case based on helmet use or other factors.



Step 6: Seek Legal Counsel

Contact a lawyer to evaluate the specifics of your claim and potential damages.

Resources & Further Reading

Related guides for this process:

■ Motorcycle Accident Claim Roadmap (Timeline)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260707-0e9aa4/mccormick-and-murphy/Timeline/florence-motorcycle-accident-lawyer-timeline.pdf>

■ Motorcycle Accident Checklist

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260710-3eaad2/mccormick-and-murphy/Checklist/motorcycle-accident-checklist.pdf>

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Protect your rights after a motorcycle accident, even if you weren't wearing a helmet.