

TRANSCRIPT PREPARED BY THE CLERK OF THE LEGISLATURE
Transcriber's Office
FLOOR DEBATE

April 19, 2005 LB 70

when...by the vehicles in making turns, et cetera, et cetera. So another thing, like years ago before seat belts...we have five children, you know; they'd be riding in my lap. The little one would be riding in my lap, another one next door standing up, and I...you know, several years after seat belts come out, I'm still going here with my right arm to keep them from hitting the windshield. In fact, my wife said, stop that, because she is the only one sitting in the car. But that was before they came out with these safety features. Now they just come out with these safety features for a reason. Now I'm appalled when I see someone doing what we did automatically many, many years ago. I'd like to stop that car and give them a ticket myself but...so anyhow, things have progressed to the point that we are responsible for our own safety. One way to remain safe in our driving habits is seat belts, air bags, et cetera, and I think in the...if you're riding a motorcycle or machine like that, that education is so important. Now Senator Smith was asking me earlier about the insurance. Now I checked with the company I used to work for, and the most medical insurance that we wrote on a motorcycle was \$1,000 per person. What that does, the medical pays regardless of liability, up to that limit, and that's all we could buy. On an automobile, you could buy up to \$50,000 to \$100,000 per person riding with you in your vehicle. So that \$1,000, that's probably pretty well takes care of the ambulance fee. Now you can buy the same amount of public liability--that's to take care of injuries or damages you do to the other party--plus you can also buy uninsured and underinsured coverage up to those same limits, usually a maximum of \$250,000, one person, \$500,000 per accident, if you buy the maximum insurance that you can buy. And so if you are legally in the right, that would be a claim you would have against your own policy if the other person was...did not have insurance and/or did not have enough. But the portion of this bill I totally support is the education portion of it, and because that is so important if you are going to ride one of these vehicles. And other thing as far as the helmets, I wouldn't want to wear one of them either because I think they're hot and they're cumbersome, but I do not ride a motorcycle. I'm dangerous enough on a bicycle. With the...I think, as far as design, I don't know much about their...the helmets and so forth, but evidently they're certainly...these aerospace engineers and so