



NW Insurance Council

Consumer Alert

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Attention motorists, bicyclists and pedestrians! New road rules in Washington to take effect Jan. 1

What To Know

- *857 bicyclists and 6,283 pedestrians were killed in traffic crashes in the United States in 2018, according to the [National Highway Traffic Safety Administration](#) (NHTSA).*
- *Effective Jan. 1, a new Washington state law ([SB 5723](#)) will give motorists clear rules on how to pass pedestrians, cyclists and other vulnerable roadway users (such as someone driving a tractor or riding a horse) in a legal and safe manner.*
- *Insurance will provide compensation if you're in an accident and injured as a pedestrian or a bicyclist but may depend on various factors, such as who was at fault and if a driver has required auto liability insurance.*

SEATTLE, December 30, 2019– A new Washington state law ([SB 5723](#)) will take effect on January 1, 2020 that will provide motorists with clear rules about how to safely pass bicyclists, pedestrians and other vulnerable roadway users.

”Washington legislators have passed a law they hope will reduce collisions between motor vehicles and people who are walking or riding bikes, and it is important for drivers to become familiar with the new laws - to avoid collisions as well as traffic infractions that

may end up on your driving record and reported to your insurance company,” said Kenton Brine, NW Insurance Council president.

Here are some of the new “rules of the road” under the law:

- On roadways with more than one lane going in the same direction of travel, a motorist must change lanes to the left to legally pass a pedestrian, bicyclist or other vulnerable roadway user (such as a person riding a horse or using a farm tractor without a shell, for example).
- For roadways with only one lane, motorists must slow down to a safe speed and only pass when there is a minimum of three feet of space between the vehicle and the person biking, walking, etc. If three feet of distance is not possible, then drivers can move into the opposing lane to pass, but only when it is safe to do so.
- A bicyclist may ride in a dedicated right turn lane even if they don’t intend to turn and plan to continue straight instead.

Even when safety rules are in place collisions still happen, which is why it’s important to know how insurance works if you are in an accident.

Bicyclists and Insurance

If you are injured as a bicyclist in an accident that’s not your fault, then the at-fault party’s insurance should cover your bicycle and your injuries. If you’re hit by an uninsured or underinsured motorist, then the optional ([UM/UIM](#)) coverage on your own auto insurance policy will apply.

Your own auto insurance may cover your medical bills and lost wages as well. And Personal Injury Protection, or [PIP](#), may cover your medical expenses if you opted to purchase that coverage.

If you are determined to be at fault for a collision while on your bicycle, your [Homeowners](#) or [Renters](#) liability insurance will typically cover the other party’s damages.

Pedestrians and Insurance

If you are hit by a vehicle as a pedestrian and the driver is at-fault, the driver's liability auto insurance will cover certain expenses, such as medical bills, pain and suffering and lost wages. If you own a vehicle – even if your vehicle was not involved in the accident - your own auto insurance policy may also cover certain damages, such as Personal Injury Protection (PIP) if you have it and your uninsured/underinsured motorist bodily injury coverage if the driver who hit you was uninsured.

If you are a driver who is at fault for hitting a pedestrian, your liability auto insurance will cover bodily damage up to the limits of your policy. If you exceed your coverage limits, however, then you must pay for the remaining damages out-of-pocket. This is why many drivers consider increasing liability limits on their auto policies or adding an [Umbrella Policy](#), which typically offers additional liability protection of \$1 million to \$5 million, to protect assets like their home, retirement or investments in the event of liability for a major accident.

Nearly all states require drivers to have auto liability insurance (or alternate financial responsibility), to cover the medical expenses and vehicle or property damage repair costs for anyone you injure on the road. Washington state law requires drivers to have a minimum of \$50,000 liability coverage for all persons injured or killed in an accident, \$25,000 for one individual injured or killed and \$10,000 for property damage.

As always, NW Insurance Council advises drivers to be attentive to other drivers as well as cyclists and pedestrians while you're behind the wheel. We also recommend discussing your insurance coverage with your insurance company or agent to make sure you know what is and isn't covered under your policies. And remember that with any auto insurance claim, you're covered up to the specified limits of your policies and a deductible may apply.

If you'd like more information about insurance, contact the NW Insurance Council at (800) 664-4942 or visit www.nwinsurance.org

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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