

# FLORIDA GATOR TALE

Honda Sport Touring Association

July 2005



## Florida News

Submitted By: Sam Ulbing & Bill Royal

### North News: (Sam Ulbing)

STAR is over and it was a lot of fun. Lee and I rode 2700 miles round trip via the Georgia

third Best new member recruiter. Way to go Bill!

As I hinted last month I am working on a new 'non-event'. It will be called "The Florida Georgia Invitational Lunch Dinner Brunch Ride". This will



The Florida STAR05 attendees we were able to round up for the photo

Back row, L-R: Jim Park, Barbara & Gerry Venema, Bill Royal, Chuck Headrick, Sam & Lee Ulbing, Robert Potts  
Front Row, L-R: Dianne Park, Fanny Haine, Kristina Fox, Eve Blazsur, Ann Carter, Frances Headrick

'Little Grand Canyon' and Natchez Trail. Florida had a very noticeable presence both in member turn out and for the fact that co-director Bill won 3 awards: Best newsletter, Best web page and

be a combined event with the Georgia group. The Florida group will meet for lunch in Florida, ride to the hotel in south Georgia, do dinner with the Georgia group, spend the night then ride

*(Continued on page 3)*

This award winning newsletter is produced and edited by:  
**Bill Royal**  
HSTA Florida Newsletter Editor

### Web Addresses:

If you're "connected" be sure to check out the National HSTA Site at: [www.ridehsta.com](http://www.ridehsta.com)

And the Award Winning Florida HSTA Site at: [www.flahsta.org](http://www.flahsta.org)

The Florida Chapter of the HSTA has two State Directors They Are:

North Geography: Sam Ulbing  
545 Turkey Creek, Alachua, FL  
32615 352-262-6221  
n4uau@cox.net

South Geography: Bill Royal  
1521 New Bedford Dr  
Sun City Center, FL 33573  
(813) 633-8155  
RideFL@flahsta.org

### Inside this issue:

Florida News	1,3
Are You Protected?	2,3
Free Ads	2
Paid Ads	4
Rides/Events	4

## Welcome to the Club!

We would like to extend a hearty and sincere welcome to the following recent new members. Thank you for choosing to join our group. Many long lasting friendships have begun here and we hope your experience will be a satisfying one!

Name	Location	Ride	Introduced By
Robert VanderWaag	Palm Coast, FL	'97 Pacific Coast	Sam Ulbing
Robert Niszczak	Sun City Center, FL	Valkarie	Bill Royal
Robert Flanagan	Tampa, FL	'05 ST1300	Internet/Helen05



## Are You Protected?

Submitted By: Rob Medwed

Unfortunately I am speaking from experience. I was recently in an accident on my 2005 VTX. I was hit from behind while stopped at a red light. It was a clear day and light traffic. The driver that struck me was just not paying attention. She had turned around to speak to her child in the back seat and did not notice that traffic in front of her was stopped. I suffered broken hip, torn ligaments in my knee and a hamstring tear. The bike was a total loss. Oh, and did I mention that it was just two weeks old?

When we think about being involved in an accident on our bikes, our primary concern is of course personal safety. This was my primary concern as I was fully insured, or so I thought. Fortunately the person that hit me has the same insurance company as I did. Once again I was under the impression that I would be OK, however that would not be the case. I insured my bike through a company that specializes in motorcycle insurance and sponsors a major motorcycle event in Knoxville every year. When I purchased the bike I called my insurance company and purchased a new policy. At that time I asked about uninsured coverage and medical coverage. Their representative advised me that I did not need these coverage's as I had medical coverage through my employer group policy. I thought his answer was a little strange however I assumed he knew what he was talking about. Fast forward two months and I still have not received one cent from my insurance company. To begin with they want to depreciate my 2 week old

motorcycle 40% and will not pay dealer prep, freight, assembly etc. This means they reduce the selling price by those charges, deduct depreciation and then add sales tax. Bottom line, I am out about \$2200. Add insult to injury, I received a registered letter from the company that towed the bike advising me that they are auctioning it off to pay the unpaid towing fees that the insurance company assured me they would pay. Now the medical bills which are rapidly approaching \$8,000 need to be paid. The insurance company, MY insurance company informed me that since I did not purchase medical coverage they would not pay the medical bills as a benefit off of my policy but will settle my claim as a liability off of the policy of the driver that hit me, even though we are both insured by the same company. What this means is I must pay the medical bills first and then they will offer me a settlement for all claims resulting from this accident. I still may need hip replacement surgery and knee surgery. This may significantly delay the insurance company settlement. Bottom line here is that my medical insurance is paying the medical bills...for now. Not to be outdone by my motorcycle insurance company, my medical insurance company has informed me that they will "place a lien" on any settlement I receive from the motorcycle insurance company to repay them for what they have paid out for my medical claims. Apparently they are able to do this per the language in the

*(Continued on page 3)*

## Free Ads

Motorcycle related items - wanted or for sale, riding buddies or room mates for events can be placed right here - for free! Just send them to arrive by the 15th for the next month's publication. Send to Bill Royal, 1521 New Bedford Drive, Sun City Center, FL 33573 or email to [ridefl@flahsta.org](mailto:ridefl@flahsta.org).

### For Sale

#### **Bikes**

**2002 VFR800i** - VTEC engine, like new condition. 6500 miles never abused & never down. 40+ MPG on regular gas! Wired for Trickle Charger and Escort. Other goodies include Givi Windshield (+ OEM), Heli Bars (+ OEM). Color Coordinated Tank Bra, Stem Stand. Over \$300 of soft luggage: TourMaster Saddlebags, two-stage Tank Bag, and Rocket Locker Tail Bag Asking \$7,000. - Gerry Stellwagon - [gfsHOME@verizon.net](mailto:gfsHOME@verizon.net)

**1991 Honda ST1100**. Excellent condition, Silver, 88k miles, always garaged, original owner. Sargent Leather seat, MEZ 4 tyres, luggage rack, works performance shock & orig. shock, 3 windshields, Audio com with Radar connection, Properly serviced and on Mobil 1 syn oil (Motorcycle). Asking \$3775 obo.. North FL area. Phil Ridgdill 904 287 9654 or [rfoxrdr@bellsouth.net](mailto:rfoxrdr@bellsouth.net)

**2001 BMW K1200 LTC** Pacific Blue 25K , dlr serviced, Autocom, Piaas, CB, Cee Bailey W/S, Kisan and Run-in Lights, 6 Disc CD

changer, Luggage Rack, garage kept. \$ 13,000.  
Contact: Dennis Villarose - [ipnman2002@yahoo.com](mailto:ipnman2002@yahoo.com)

#### **Gear**

**Triumph Summer Weight Motorcycle Jacket**. Black. Size 46 US 56 UK New. Worn 3 times. Fully perforated panels. Cordura construction. Removable CE95 protectors, shoulders and elbows. Removable back insert. Excellent condition. Too many jackets. \$75.00. Tom Roe 321-777-0219 or [RTR2169@aol.com](mailto:RTR2169@aol.com)

#### **Accessories**

**BRAND NEW Dunlop D404** - 80/90-21. \$50.00 plus shipping. Or if you bring me the bike or the wheel, I'll mount it for free! Contact Scott Wingerter, Inglis, FL 352-447-2662 or [Vmax97@peoplepc.com](mailto:Vmax97@peoplepc.com)

#### **Rides**

Looking for a riding buddy in the Lakeland area to partner up on HSTA rides and other central Florida rides in the evenings and weekends I ride both a sport bike and a sport touring bike but enjoy all kinds of riding and bikes. I ride both the North and South monthly HSTA rides and I'm planning on attending some of the STAR events this year. Give me a call if you're within 45 minutes of Lakeland and want to try linking up. Bob Shields 863-646-9016 home or [boju29@msn.com](mailto:boju29@msn.com)



# Florida News

Continued...

*(Continued from page 1)*

back to Florida for a brunch before heading home. No vacation will be needed as it will be on Saturday and Sunday (22-23 Oct). All members are encouraged to invite potential new member friends to join the event. Details later .

## South News: (Bill Royal)

OK, I know I say this every year, but it's really so true—if you missed out on STAR05, you missed out on one fantastic opportunity to ride, meet great folks, ride some more, sight-see, meet more great folks, and ride some more! Eve and I each put on about 2500 miles between STAR and our respective "after-jaunts" - Hers to the Honda Hoot and mine to "EaSTOC". The weather was absolutely perfect during all events, with only a few shorts bursts of rain on the way to and returning back home. The riding in the Lexington area was absolutely outstanding. The roads were twisty, scenic, and some of the best overall pavement quality I have ever seen! It really made you want to ride and ride hard which we all did. And, this was also one of the safest STAR's

I can recall, with no major mishaps or injuries that I heard of, in fact, I only heard of one minor scraping incident. As for the awards I won and the kudos I've received from many of you in emails upon hearing about it, all I can say is a great big

THANK YOU - to all of you who make it possible. It's only through the support of our membership by attending rides, contributing articles, and submitting ideas and suggestions that we are able to accomplish what we have done. I look forward to continuing to build on our successes and make your HSTA membership even more valuable to you over time. As for riding in Florida in June, well it wasn't a stellar month. I felt it necessary to cancel my scheduled lunch ride due to weather for only the 2nd time ever, and Sam did the same for his so we didn't have either in



"Real Men"

L-R: Jim Park, Van VanSteelant, Fred S., Dennis Villarose - Ted ? Took picture

June. However, there was an intrepid group of riders who call themselves "Real Men" - who did ride to the South destination and make a day if it in spite of the rain. Way to go SE Florida!

---

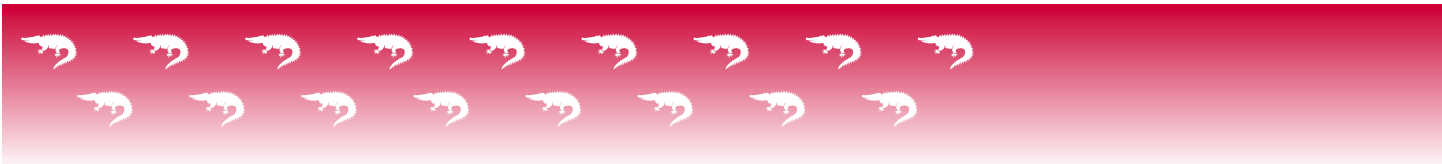
# Are You Protected?

Continued...

*(Continued from page 2)*

policy, which I am sure we all read. I get what is left if there is anything left. Finally I find out that in the wonderful State of Florida one only needs \$10,000 worth of liability insurance to put a vehicle on the road. Obviously this will not cover all of my medical bills. I recently learned that uninsured coverage also includes underinsured coverage. Funny thing they didn't tell me that on the phone when I purchased the policy. So it all comes down to this. I always considered myself to be an educated consumer. Clearly I was not. I relied on my insurance company to guide me and to do the right thing. They failed to do so. I am writing this not to complain about my misfortune, though I am getting quite proficient at telling my story, but to hopefully prevent someone else from going through this. Review your insurance policies and do it today. Most don't bother to read the policy and of the few that do, I am guessing most don't fully understand what they are reading. You need to ensure your policy includes coverage for medical payments, uninsured and underinsured drivers, in addition to the usual cov-

erage for collision, comprehensive and liability. Stacking coverage with your automobile will add to your protection in the event of an accident. Also review your regular medical plan as some have exclusions for motorcycle accidents. Your insurance company is no different than mine. They make a profit. They do so by taking in premiums and denying payments back out to you whenever they are able to do so. This is all driven by the language in the policies that they wrote and we purchase. One accident can and will have a dramatic change on your life. Hopefully you will never need my advice. If however you find yourself involved in a crash, first and foremost I hope you are able to walk away from it. I am very fortunate to be here complaining about it today. Things could have been worse, a whole lot worse. In the end you are on your own. Your insurance company may not be there when you need them most. It is up to each of us to ensure we have the appropriate insurance coverage's. Do it today. Tomorrow may be too late. Ride safe.  
Rob



## Upcoming Rides/Events

Ride/Events are compiled for your convenience from a variety of sources. HSTA sponsored rides are indicated with the "♦" symbol. If you are considering making any of the rides we suggest you call the contact ahead of time to confirm the ride is still on as listed. (RSVP always helpful if you know)

♦ **HSTA Florida North Lunch Ride - July 16th, 2005 - 3 Bananas, Crescent City, FL.** Lunch at 12:00 Noon. Nice place on the lake. Rt 17 in Crescent City, turn east at the red light. 386-698-2861. GPS is N29 25.814 W81 30.415. Please let me know if you are coming so I can give the restaurant a head count. PS: as I recall they do NOT take credit cards or checks so bring cash!  
 Contact: Sam Ulbing n4uau@cox.net or 352-262-6221

Future North Rides/Dates: August 13 : RJ Gators, Lake City      September 17: Old Boarding House Restaurant, Trenton  
 October 22 and 23: The Fl/Ga Invitational non event. **SAVE THESE DATES!**

♦ **HSTA Florida South Lunch Ride - July 23rd th, 2005 - Paradise Harbor Marina, Howey-in-the-Hills, FL.** 704 S Lakeshore Blvd  
 Phone: 352-324-3666 GPS: N28° 42' 8.17 W81° 46' 3.94 - This is yet another new place for us, scouted out by my favorite riding partner, Eve! It's a smallish place but located and with views onto Little Lake Harris, right in the heart of Lake County (read that—nice riding roads!) Contact: Bill Royal RideFL@flahsta.org or 813-633-8155

Future South Rides/Dates: Aug 20th - Jack's Diner - Frostproof      Sept 10th – Jaxson's - Lake Placid  
 Oct 15th - Cherry Pocket - Lake Wales      Nov 12th - TBA

♦ And all the rest of the HSTA National schedule...

NOTES: Schedule now updated with 2005 events. Some events are still tentative. Please be sure to check with the listed contact before making your plans!

For non-HSTA members reading this on the internet, be advised that attendance at these National Events requires HSTA membership. You can join at the event and your event fee gets waived (one time only)!

Date	Event	Location
August 12-14	Nolichucky Valley Rally	Holiday Inn Express - Erwin, TN
August 26-28	Mail Pouch Fly By	Best Value Inn (formerly Knights Inn) - Marietta, OH
September 9-11	Ozarks BS Rally	Theodosia Marina & Resort - Highway 160 Theodosia, MO
September 16-18	River City Ride	Baymont Inn - 2495 Landmark Avenue Corydon, Indiana 812-738-1500
September 23-25	SE Star	Holiday Inn Express 64 White Oak Lane Dillard, Georgia 706-746-3585
September 30-October 2	Friends of Freddie - XIII	Tradition Inn Intersection of Hwy 67 & W Farmington, MO 877-355-6205
November 4-6	Texas Hill Country Ride	YO Ranch Resort 2033 Sidney Baker Kerrville, TX 78028 877-967-3767



### Interstate CYCLES

HONDA • SUZUKI • YAMAHA  
 Sales • Parts • Service

**Dan Drehoff**  
 Parts Manager

580 S.W. Florida Gateway Dr.  
 Lake City, FL 32024      Toll Free (877) 596-2453

*Tire Special: \$20 off Sugg. Retail PLUS  
 Free Mount and Balance.*

