

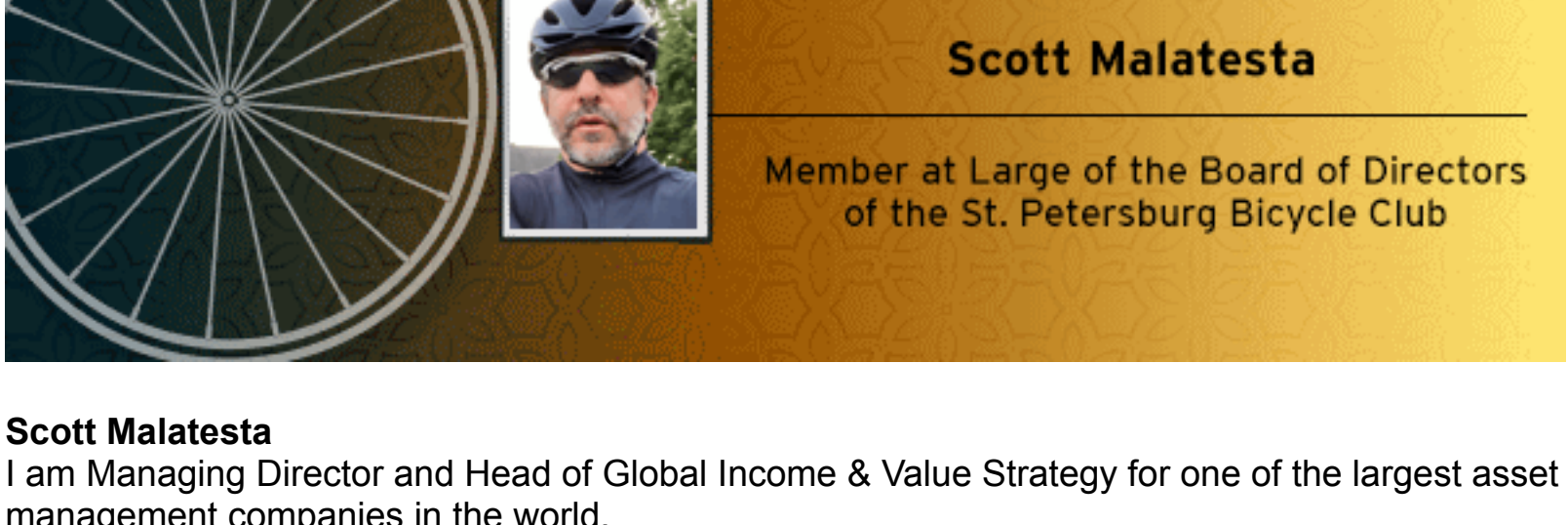
SPBC

ST. PETERSBURG BICYCLE CLUB
FLORIDA'S #1 BICYCLE CLUB

August 2021

In this Issue

- Meet Our Board of Directors - Scott Malatesta
- Register Now For A Free CPR/AED Training Session
- You are responsible for your front wheel, not the cyclist ahead of you
- Will I have to Pay Out of Pocket for My Medical Bills if I was in a Bike Crash?
- Let's Ride
- The Phantom Vehicle
- We Have a Law!
- Commissioners Pass Vision Zero Resolution to Address Traffic

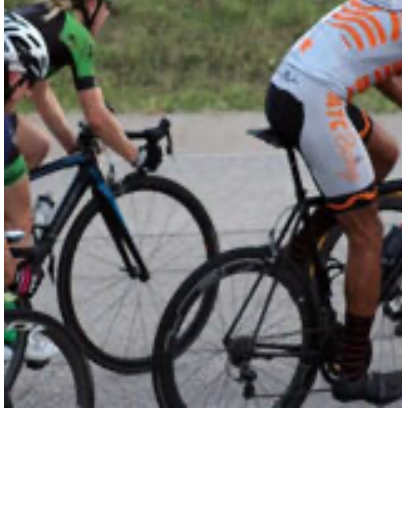


Scott Malatesta
I am Managing Director and Head of Global Income & Value Strategy for one of the largest asset management companies in the world.
I currently reside in Princeton, NJ and have been a cyclist for over 20 years, initially as a means of getting into shape, eventually evolving to participation in triathlons and cycling events.
Cycling for me, has always been my favorite form of exercise, and has also become a favored mode of transportation, whether to work, the store, etc. There is a tremendous feeling of freedom while cycling.
I am very excited that you have asked me to join the board, and I hope to contribute as much as possible from afar, as I am currently not a full-time resident of St. Pete. I hope that my background in finance and sales/marketing will be beneficial to the Club's efforts.
I have had the opportunity to ride with the SPBC several times, my favorite routes are out to Ft. DeSoto and Gulfport.
Presently, my wife, two young adult children and I spend February and March at our home in St. Pete, near our family. Hopefully in the very near future, we will fully relocate to the area and I will have more time to join the group rides from North Shore Pool.
I very much look forward to contributing to the SPBC and working with everyone.



Register Now For A Free CPR/AED Training Session

We encourage all SPBC members to make 2021 the year that you finally take that CPR/AED class.
Courses are once again available through a number of organizations – including the Red Cross – but the Pinellas Park Fire Station offers free four-hour training at pre-scheduled morning/afternoon sessions each month.
<https://www.eventbrite.com/e/american-heart-association-cpr-class-tickets-42139744109>
Several members from the SPBC Board have already taken this class and reported that it's "definitely worth the time ... even if you never have to use it."
Each person must register individually, using the Eventbrite link above. It takes two minutes. Follow the prompts, and select the date/time that works best for you.
So grab a friend, bring a bike buddy, and learn the CPR/AED basics!
If you have any questions, please contact [Matthew Beighey](#), the Pinellas Park Fire Station Program Manager.



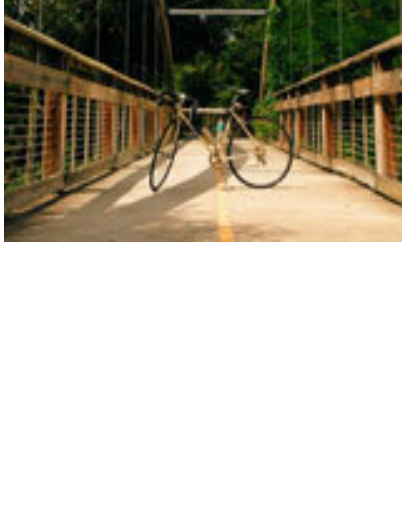
You are responsible for your front wheel, not the cyclist ahead of you

This is one of the Cardinal Rules of Road Cycling. But what does it really mean?
It means that you are responsible for the position of your front wheel relative to the rider in front of you. In a peloton or a recreational group ride, **overlapping** occurs when your front wheel is close to - and beside - the back wheel of the rider in front.
If the rider ahead of you must suddenly move laterally, it's very likely to result in an accident. And - in this scenario - typically it will be you, the rider in back, who will go down.
Wheel contact, when two wheels get too close and overlap each other, happens very suddenly. One of the riders, typically the one in front, swerves just enough to hit the other wheel, and wham - you, the rider in back, goes down.
Are you a cyclist who tends to overlap wheels in a group ride? Don't be. Pay attention to where your front wheel is, relative to the rider in front of you. This is for your own safety.



Will I have to Pay Out of Pocket for My Medical Bills if I'm in a Bike Crash?

by Jim Dodson
This is a question we are asked quite often.
If you are hit by a car in Florida while riding your bicycle, your medical bills will be covered by No-Fault Insurance, also known as Personal Injury Protection or PIP. In Florida, PIP pays up to \$10,000 in medical bills. This coverage will come from the policy you carried on your own car or from a policy carried by a family member with whom you resided on the date of the accident. If neither you nor a family member owned a car, then you would be covered under the PIP coverage on the car that hit you.
We get calls from injured cyclists who have PIP on their own auto policy, but who are concerned because they carry a deductible of \$500 or \$1,000. If you carry a deductible on your PIP coverage, your insurance company will deduct the amount of the deductible against the medical bills they receive for payment under the policy. This means if there is a \$500 deductible, you will have to pay the first \$500 in medical bills. You are still entitled to the full \$10,000 in PIP benefits, but the first \$500 will be your responsibility.
There are several ways to handle a deductible so you will not have to write a check to the doctor or hospital. Feel free to call us to talk about your concerns and how we can help.
If you haven't already downloaded my free Cycling Essentials eBooklet, you can get it [here](#). I wrote this eBooklet to help fellow cyclists be prepared before an accident happens, avoid injuries and also know what to do if the worst happens.



Let's Ride

Ride events have resumed. After over a year of notifications that events we love were being cancelled, we have a chance to get out and enjoy seeing people and throwing ourselves into them again. Jim Halay of the Sarasota Manatee Bicycle Club posted this list of rides which are on the calendar for this year. Kati and I will be present at some of them in the coming months, and we are looking forward to seeing everyone and meeting new friends.
There are many rides where we have not had an opportunity to be present and to share our message of cycling safely, visibility, insurance and more. While it isn't possible to be present at all of these great events, if you have connections with any of them we would love to hear from you to see if we would be a good addition to the event.
Just email kati@jwdodsonlaw.com and share any thoughts on how we could get involved to support what the sponsors are doing. We look forward to hearing from you and seeing you there.

- **Endless Summer Watermelon Ride**
Amelia Island, September 12, 60 or 100 miles
- **Tour de Garden, Winter Garden**
September 18, 66 miles
- **Rails to Trails Bike Ride**
Inverness, October 3, 62 or 100 miles
- **Mt Dora Bike Fest**
Mt Dora, October 7 - 10, 67 miles
- **Think Pink Breast Cancer Ride**
Winter Garden, October 9, 65 miles
- **Intracoastal Waterway Century**
Cocoa Beach, October 24, 62, 102 or 124 miles
- **Sea to Key Double Century**
Ormond Beach, October 30, 200 miles
- **Santa Fe Century**
Ocala, November 6, 62 or 100 miles
- **Horse Farm Hundred**
Ocala, November 7, 62 or 100 miles
- **Cyclefest**
Sarasota, November 7, 24, 30, 50 or 75 miles (We will be there!)
- **Hearts for our Hospital Bike Ride**
Lady Lake, November 13, 64 or 101 miles
- **Veteran's Day Bike Ride**
Fort de Soto Park, November 18, 55 miles
- **Horrible Hundred**
Clermont, November 21, 73 or 100 miles (We will be there!)
- **JHOP Century**
St. Cloud, November 27, 70 or 100 miles
- **Iron Joe Turkey Ride**
Naples, November 28, 62 miles



The Phantom Vehicle

by Jim Dodson
What if you are forced off the road or cut off by a turning vehicle that keeps going and doesn't stop? A phantom vehicle is one that never hits you but causes you to take evasive action leading to a crash with injuries to you or any passengers. When the phantom vehicle is never identified, who pays for your injuries?
Accidents involving phantom vehicles require prompt and careful investigation. Many times eyewitness testimony is critical to verify the details of what you may or may not have seen yourself. These cases often require an accident reconstruction expert to verify that what you and the witnesses say happened, actually makes sense and could have occurred.
Your auto policy is your only hope for paying your medical bills and your pain and suffering claim in an accident caused by a phantom vehicle. Remember, your No Fault (PIP) will pay your medical bills under Florida law. If you are injured, your bodily injury claim (pain, suffering, disability, lost ability to work) would come under your Uninsured Motorist Coverage (UM) on your auto policy.

Most auto insurance policies will have a specific definition for what is a phantom vehicle under the terms of the policy. You will have to prove you were injured by a phantom vehicle that falls within the description in your policy. Learning what that is immediately is helpful.
If you haven't already downloaded my free eBook on Uninsured Motorist Insurance, you can get it [here](#). I can't stress enough the importance of having UM on your auto policy. It can literally protect you from millions of drivers on Florida roads who have little or no insurance and it could also cover you if you were injured in a crash caused by a phantom vehicle.



We Have a Law!

*by Becky Afonso, Executive Director
Florida Bicycle Association*
We received notification that CS/SB 950 was approved by the Governor and became effective July 1, 2021.
CS/SB 950 addresses issues relating to bicycle and pedestrian safety. The bill changes certain elements of the Florida statutes. These changes include:

- Providing that no-passing zones do not apply to motorists who safely and briefly drive to the left of center of the roadway to overtake a bicycle, provided that such a passing continues to give the cyclist the necessary three feet passing clearance. If a motorist cannot safely pass at a distance of 3 feet or more, the law clearly states they must wait until a safe moment to pass.
- Requiring a vehicle making a right turn while overtaking and/or passing a cyclist to do so only if the cyclist is at least 20 feet from the intersection and at a distance that the driver of the vehicle may safely turn.
- Authorizing cyclists riding in groups, after coming to a full stop, to go through an intersection in groups of 10 or fewer. Motorists are now required to let one such group pass before proceeding.
- Providing guidelines for riding a bicycle in a substandard width lane and authorizing cyclists to ride two abreast to avoid dangerous conditions.

The Florida Bicycle Association will continue its efforts to improve conditions for cyclists. Have an idea? Please send an email to becky@floridabicycle.org.

Thank you for your support of FBA!



Commissioners Pass Vision Zero Resolution to Address Traffic

by Mark Parker, St. Pete Catalyst
"According to the website, there were 131,200 collisions reported in Pinellas County from 2015 to 2019. Of those, 3% resulted in fatalities or serious injuries. Out of the 4,200 collisions that resulted in death or serious injury, 60% involved vehicles only."
On average, two people are killed or seriously injured each day on Pinellas County roadways, a number that the Forward Pinellas Board and Safe Streets Pinellas is actively working to reduce to zero by 2045.
At Tuesday's (7/13/2021) Pinellas Board of County Commissioners meeting, commissioners unanimously passed a resolution stating the county would be following the City of Tampa's lead in adopting the Vision Zero program. Vision Zero is a strategy to eliminate all traffic fatalities and severe injuries, while also increasing safe and equitable mobility for all residents. Sweden was the first to adopt Vision Zero in the 1990s, and after gaining momentum across Europe it has been increasing in popularity in American cities.
Whit Blanton, Executive Director for Forward Pinellas, told commissioners that Safe Streets Pinellas has been building and planning the program for a year and that St. Pete Beach was the first community in the area to implement Vision Zero. He did not give statistics on how the program has affected traffic fatalities and serious injuries in the beach town that has a heavy fusion of bicycles, bicycles, and pedestrians.
"We do have a serious injury and fatality problem on Pinellas County roadways," said Blanton.
While Blanton acknowledged reducing all traffic fatalities and serious injuries to zero was a lofty goal, he explained the target date was not until 2045 and a new safety target would be set every two years based on the current data. The idea is to beat the lowest numbers over the last five years. Currently Pinellas County would sit above that number.
"We'd like to get back to where we were in 2014-2015," said Blanton.
Blanton said the first step is creating public awareness to danger zones. Safe Street Pinellas collects data from the Pinellas Crash Data Management System, currently focusing on the five-year period between 2015 and 2019. The numbers are used to create a myriad of analytics and integrated heat maps that are available on its website. Residents can zoom in to street level and see where accidents involving vehicles, motorcyclists, bicyclists and pedestrians occur.
"Safe Streets Pinellas wants to focus on protecting the most vulnerable – pedestrians and bicyclists."
The data is then used to develop a high-injury network. This network identifies where accidents occur repeatedly, so that further analysis and countermeasures can be prioritized in that area. Safe Streets Pinellas will also be working closely with local governments and residents to identify these hot spots, and the organization wants to focus on protecting the most vulnerable – pedestrians and bicyclists.
Residents can offer feedback on the website, and different approaches will be taken for each area.
"It's going to be the appropriate treatment in the appropriate locations," said Blanton. "This is not a one-size-fits-all solution."
According to the website, there were 131,200 collisions reported in Pinellas County from 2015 to 2019. Of those, 3% resulted in fatalities or serious injuries. Out of the 4,200 collisions that resulted in death or serious injury, 60% involved vehicles only. Motorcyclists and pedestrians were the second highest group at 15%, and bicycle accidents accounted for 10%.
The maps also show that the majority of the worst locations for traffic fatalities and serious injuries are located in low-income communities, areas with a high minority population, and those that fall into both categories.