

# Crash insurance won't cover biker

*Paralyzed man now needs costly care for life*

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Phillip Smith wanted to get one last ride in before putting his chrome-wheeled motorcycle away until spring.

The 33-year-old father of three couldn't have guessed on the mid-October day that he wouldn't see the inside of his new home in Romulus again until two days before Christmas. Or that he never would ride a motorcycle again.

Smith, a die-setter at the Ford Motor Co. Rouge Frame Plant, blacked out on a ramp to I-96 from I-94 and slammed into a concrete wall. He said he was wearing a helmet.

The accident left him para-

lyzed from his neck down. He returned home to his family Tuesday after more than two months of rehabilitation.

"A little voice told me 'Don't ride,'" Smith said Tuesday. "I said I'm going to take a spin one last time before it is too cold."

As Smith recovered at Detroit Receiving Hospital and the Rehabilitation Institute of Michigan, he got more bad news. His extensive injuries were not covered by the Michigan Catastrophic Claims Association, which provides unlimited lifelong care for crash victims.

His health insurance through Ford covers basic medical expenses such as hospitalization and prescriptions, but won't extend to special machines and the lifelong care he faces.

In Michigan, motorcycle injuries are not covered by the asso-

ciation's fund, unless the crash involves a car or truck. Smith also hadn't purchased personal motorcycle insurance.

Doug Cruce, executive director of the Lansing-based Insurance Institute of Michigan, said crashes involving only motorcycles were excluded because of the high costs for care.

Cruce said the accidents are so costly and there are so few motorcyclists paying into the system that it would be too expensive to provide unlimited coverage.

Now a quadriplegic, Smith needs 24-hour medical care and expensive machinery to help him navigate his two-story home. His wife, Patrina, 34, a former medical assistant, will be unable to work as she cares for her husband and children, Richard, 11, Alexius, 4, Ryan, 3, and a niece,

LaCretia Cross, 15.

Doctors at the Rehabilitation Institute of Michigan, where Smith had been since Oct. 23, wouldn't let Smith return home until he had a lift system to help him move from his bed to a chair or commode.

Project Freedom, a charitable organization based in Detroit, lent the lift system that helped Smith come home to his family before Christmas. The organization, formed in 2001, has provided more than 50 lifts to people in need. The lift is the type of equipment that is covered under the catastrophic claims in most accidents.

"It is a blessing for me to be home just before Christmas, just so I can see my kids," Smith said.

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