SUPERIOR COURT OF THE STATE OF DELAWARE

T. HENLEY GRAVES RESIDENT JUDGE SUSSEX COUNTY COURTHOUSE ONE THE CIRCLE, SUITE 2 GEORGETOWN, DE 19947

October 11, 2005

Cynthia G. Beam, Esquire Reger, Rizzo, Kavulich & Darnall, LLP 1001 Jefferson Plaza, Suite 202 Wilmington, DE 19801 Bruce A. Rogers, Esquire Bruce A. Rogers & Associates 16 South Front Street P.O. Box 876 Georgetown, DE19947

RE: Durnan v. Cahall & Sons, Inc. C. A. No. 04C-03-018 THG

Dear Counsel:

Defendant has moved for partial summary judgment seeking to preclude Plaintiff from introducing medical bills that would normally be paid by PIP coverage.

The defense motion is brief and perhaps assumes the Court knows more than it does. If Plaintiff has insurance coverage, then the Defendant may be correct; but the defense has not presented the Court with anything as to coverage other than what the owner of the motorcycle expected or believed his coverage to be. Hopes and beliefs do not equate to coverage.

Since the Defendant has not established that the Plaintiff, as the operator of another person's motorcycle, had the necessary coverage, the Motion must be denied.

IT IS SO ORDERED.

Yours very truly,

T. Henley Graves

THG:baj cc: Prothonotary