

# INJURY LAW UPDATE

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HIGHLIGHTS OF LEGAL NEWS & INFORMATION



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[www.HurtInACarWreck.com](http://www.HurtInACarWreck.com)

**AUTO ACCIDENTS**  
**MOTORCYCLE ACCIDENTS**  
**TRUCK ACCIDENTS**  
**WRONGFUL DEATH**  
**CLAIMS**

**No Fee If**  
**No Recovery**

## Automobile Insurance Tip: Buy Personal Injury Protection Coverage

**U**nder Kentucky law, motorists have the option to carry personal injury protection coverage on their auto insurance policy. Personal Injury Protection (PIP), also known as “no-fault” coverage, covers medical bills, prescriptions, and/or wage loss incurred due to an auto accident. PIP benefits are paid out whether you are the at-fault party in the accident or not. In addition, the PIP benefits are paid by the insurance company of the car



in which you are a driver or passenger at the time of the accident.

Unlike your personal health insurance, PIP does not require that you obtain a referral from your primary care physician before going to see a specialist. In conclusion, be aware of your PIP benefits that are remaining during

the course of your treatment to assure you have sufficient funds available for remaining medical bills, prescriptions, and/or wage loss.

## After An Accident: Beware of Solicitations From Strangers

**I**f you get in a car accident, you may be contacted by a stranger telling you which lawyer to call for help with your claim. The person trying to persuade you to call the lawyer is usually known as a “runner.” Runners are paid by lawyers to get clients for them.

The use of runners is illegal. Runners don't care about bringing accident victims to the best lawyer — they care only about the payment

they get for bringing the lawyer a new client. Lawyers who use runners are often the least qualified to help accident victims.

### **Don't Be A Victim**

If you get in a car accident, don't be victimized by runners trying to persuade you to call or see a certain lawyer. Runners find out about car accidents quickly, so they may

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## AUTO SAFETY

# Tips

### Tips For Safer Driving

Each year over 40,000 people die and millions more are hurt in car accidents. There are easy ways, however, to help avoid accidents and reduce your injuries if you are in one. Here are tips.

- **Always wear your seat belt.** Seat belts are your best protection in a crash. They are designed so the strongest areas of your body absorb more of the forces in a crash. They also keep you in place so you are less likely to hit the steering wheel, windshield and dashboard, and they help prevent you from being ejected from the vehicle.
- **Be alert and drive defensively.** Over 40% of traffic deaths are caused by not yielding the right of way, running a stop sign or ignoring a traffic light.
- **Never drink and drive.** If you plan to drink, designate a driver who won't. Alcohol is a factor in almost 50% of all fatal accidents.
- **Adjust head restraints properly.** According to the government, restraints are most effective when the top of the restraint is between the top of your ears and the top of your head. They should be no more than two inches from the back of your head.
- **Use anti-lock brakes properly.** Anti-lock brakes work best on wet roads. Apply firm, continuous pressure to anti-lock brakes. Do not "pump" them, as anti-lock brakes automatically pump several times per second to prevent wheels from locking.
- **Be extra careful when driving near trucks.** Give them plenty of room, and be aware of a truck driver's blind spots and wide turns.
- **Check your tire pressure regularly.** Riding on underinflated tires is dangerous. Along with regularly checking the air pressure in your tires, make sure the tread is not too low and the tires don't have bulges, cuts or other damage.
- **Limit cell phone use.** Studies show drivers are about four times more likely to be in a crash when using a cell phone. If you must use a phone while driving, try to use a hands free phone (in some areas, it's against the law to use a hand-held cell phone when driving).

These are just a few ways to improve driving safety. They will reduce your chances of being in an accident and help minimize your injuries if you are in one.

### Beware of Solicitations, *continued from page 1*

contact you very soon after your accident — maybe even within hours. They may contact you in different ways — by phone, in person or by letter. To avoid becoming a victim, be on the lookout for the following kinds of activities after an accident:

- strangers contacting you at a hospital emergency room or police station;
- tow truck drivers telling you to call or visit a certain lawyer; and
- other people you don't know contacting you to suggest a lawyer for you to call.

The best way to find a lawyer after a car or other accident is through your personal knowledge of one, such as our firm. We've helped many accident victims recover the maximum compensation, and we can help you in case of an accident.

#### INJURY LAW REMINDER

### You Can Make A Claim Even If Partly At Fault For An Accident

Many people who have been injured in an accident don't make a claim because they think they were partly at fault and therefore won't be able to recover any money. It's important to remember that in most states, you can still recover money after an accident even if you are partly at fault for it. The amount of your recovery will just be reduced by the amount of your fault. For example, if your damages are \$10,000 and you are 20% at fault, your damages will be reduced by 20%, or \$2,000. You will still recover \$8,000.

## PROTECTING YOUR RIGHTS

### After An Accident: Don't Make These Mistakes!

If you are in an accident, what you say and do after it can affect your compensation. Here are common mistakes accident victims make, and how to avoid them.

#### *Handling a personal injury claim without a lawyer's help.*

After an accident, an insurance adjuster will likely try to convince you not to use a lawyer, saying a lawyer won't get you more money. But adjusters work for the insurance company, not you, and say this so the company can pay you less money. Studies show accident victims receive more money with a lawyer's help. So don't make the

mistake of believing an insurance adjuster who says a lawyer won't increase your compensation.

#### *Giving statements to adjusters without consulting their lawyer.*

After an accident, an adjuster may try to get statements from you. Adjusters are trained to get people to make damaging statements that lower how much the insurance company has to pay. So don't make the mistake of talking to an adjuster without consulting your lawyer.

#### *Signing insurance company documents without legal advice.*

Just as adjusters try to get you to

make damaging statements, they may also try to get you to sign documents that help the insurance company. These documents could end your claim for little money. Don't make the mistake of signing documents without consulting your lawyer.

#### *Waiting to seek legal help.*

The longer you wait to get legal help after an accident, the harder it can be to find evidence and witnesses. You also risk losing your claim because the deadline for making claims may expire.

*Continued on page 4*

## Motorcycle Accidents

For many people, motorcycling is fun. But motorcycling has dangers, and that can mean accidents and injuries.

According to the government, motorcycle accidents have gone up eight years in a row. Motorcycle accidents can be very serious, as a motorcycle offers little protection for the rider. Also, motorcycles are smaller than cars and trucks, making them less visible to other drivers.



What should motorcycling enthusiasts do? It is useful to follow key safety tips and know what to do if you are in an accident.

Every biker can reduce the risk of accidents and injuries by taking a few simple steps. Ride carefully and stay alert. Never drink and ride. Keep the motorcycle in good condition. And wear protective equipment. Government data shows that wearing a helmet

reduces the risk of brain injury and death in a motorcycle crash by 37% (but helmets have no effect on neck injuries).

Another key step is to have proper insurance. A recent case shows why. A man was badly injured when his motorcycle was hit by a car. The man's damages were more than the amount of the car driver's insurance. Fortunately, the man had his own insurance, including underinsured motorist coverage, and he was able to get compensation from his own insurance company.

#### **What To Do In Case of A Motorcycle Accident**

If you are in a motorcycle accident, there are several steps to protect your rights and help make sure you receive the maximum compensation for your injuries.

*Continued on page 4*



**Thank You**  
**For Your Referrals**

Our firm receives many new clients as a result of referrals from clients and other friends of our firm. We would like to thank everyone who refers friends and family to our firm. We appreciate the trust and confidence you show in us by making these referrals.

Thank you for recommending us when someone you know needs legal help. We welcome and encourage referrals, and we will strive to provide top quality legal service to everyone you refer.

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**Accident Mistakes,**

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***Settling too fast, before all your injuries are known.***

Many accident victims think they suffered only minor injuries and accept a fast settlement. Later, they discover their injuries are much worse, but they can't get more money. Since many injuries take time to develop, don't make the mistake of settling your claim before knowing the full extent of your injuries.

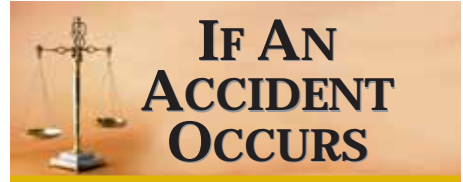
These are some mistakes accident victims make that hurt their case. If you have questions about what to do after an accident, call us. Seeking legal help promptly will help you avoid these and many other mistakes.

**Motorcycle Accidents,**

*continued from page 3*

After calling 911 to get medical help for anyone injured, obtain information from the other driver, including his or her name, address, phone number, insurance company and policy number. Also get the names, addresses and phone numbers of all witnesses and write down details about the accident. And remember not to discuss the accident with the other driver or take any blame for it. Anything you say can be used against you and lower your financial recovery.

Call our law firm after a motorcycle accident. We can advise you about steps for recovering damages. Depending on the facts, you may be able to recover money for many things, including your injuries, lost earnings, pain and suffering and damage to your motorcycle.



**I**f you are hurt in an automobile accident, please call us. We are dedicated to providing top quality legal representation to accident victims. We fight for your rights and try to resolve your claim as fast as possible, with the goal being to obtain the maximum compensation for you.

We handle all types of auto accident cases and offer a free consultation. For experienced legal help after an auto accident, please call us.



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