

# V&B ATTORNEYS

BOARD CERTIFIED ACCIDENT & INJURY LAWYERS

*the Newsletter*

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## IN THIS ISSUE...

- Good Advice 1
- Learn How to Carve the Best Pumpkin this Year 2
- Don't Get Tricked By the Insurance Company 2
- Remember Safety is the Key to a Great Halloween 3
- When Your Insurance Claim Becomes a Nightmare 3
- Maritime Information 4

“I was hit from behind at a stop light by a large Automobile Transport. I thought a large insurance company would come and take care of business, and I was wrong. I am already on Veteran's Disability with a limited income, so I did not believe I could fight a large insurance company.

Then came along Attorney Vuk and his team and they saved my life and put money in my pocket. I just wanted to get my medical bills paid. They did that and then some. When you have been out of work for 4 years, you don't expect much, but they helped with debt and put 5 figures in my hand. They are not just a law firm they are a blessing.”

Robert, Disabled Veteran,  
Car Accident, Houston, Texas

*The following are some of my favorite quotes:*

“Have the courage to follow your heart and passion. They somehow already know what you want to become.”

“Passion...ensures that no failure is ever final.”

**“About half of what separates the successful from unsuccessful is perseverance....unless you have passion....you're going to give up.”**

“Your time is limited so don't waste it living someone else's life. Stay hungry. Stay foolish.”

**“If you want to be one of the really successful people that make a mark...you want to be the person who comes up with the idea, not just the person who carries it out.”**

“Be insanely curious, ask loads of questions. We think of formal education only as getting the answers, but questions are often more important. Knowledge is important, obviously, but “what

if?” and “I wonder why?” is the stuff of imagination and engagement with the material. First come the questions, then beings the exploration and the discoveries—that is, the learning. Children are kind of like miniature scientists in the sense that they are naturally and unstoppably curious about the world around them. An adult with insatiable curiosity will never stop learning and growing. It is curiosity that pushes us forward. Yet, as adults, we may have be complacent.”

**“Happiness does not result from the pursuit of happiness; it is generally the by-product of other activities. So seek accomplishment and meaning and through these activities you will find satisfaction with your life.”**

“The most important thing is who you choose as your “character team.” They will define your character too.”

*Dedicated to your success,*

*Brian*

# Learn How to Carve the Best Pumpkin this Year



**Pumpkin carving has long been a tradition for many households nationwide. As October rolls in, we start looking for the perfect pumpkin that we can transform into a spooky jack-o-lantern. This year, why not take it an extra step and carve the best pumpkin to date?**

Creating a jack-o-lantern can be a fun family event. Below are some tips to help you turn your pumpkin into a masterpiece:

**1 Pick out a large pumpkin.** Think of your pumpkin as a canvas. You want to make sure there is ample room for your artwork. Also, the bigger the pumpkin, the easier it will be to carve.

**2 Soak the pumpkin.** To make your pumpkin last a little longer, soak it in bleach water for a couple of hours after cleaning it out. Mix 1 teaspoon of bleach with 1 gallon of water. Dry the pumpkin completely and then rub the cut edges with vegetable oil.

**3 Use a pattern.** Unless you are a naturally gifted artist, you might want to consider using a pattern. There are plenty of patterns to choose from on the Internet. Print out your favorite one, cut out the areas you will be using and tape the pattern to the pumpkin. Use a pen or marker to outline where you will be cutting.

**4 Keep it cool.** When you are done with the jack-o-lantern and it's not being used, consider storing it in the refrigerator. Put it in a plastic bag and refrigerate to extend the life of the pumpkin.

Have fun this year, as you carve the best pumpkin! ■

## WE GET QUESTIONS

**Q: Do I even need a lawyer for my accident case?**

**A: Maybe Not.**

There are certain accident cases that someone can handle on their own, without a lawyer. The most common type of case you can probably handle on your own is a case where liability is clear, and your injuries are not very severe.

When I say "liability is clear," I mean it is beyond doubt that the other person caused the accident. A common example is where someone rear ends your car -- unless there is some extenuating circumstance, this is going to be the other person's fault.

An example of non-severe injuries would be where you were checked out by a doctor once or twice, and have no lasting injuries or problems.

You don't need a lawyer to resolve this type of small claim. In fact, if you hire a lawyer for a small case like this, odds are you will end up with LESS than if you negotiated on your own.

You don't have to hire us to get our help. If you have a small claim and you would like some guidance on how to get it resolved, please call us, and we will be happy to walk you through the steps to get your case settled.

## Don't Get Tricked By the Insurance Company

**Insurance is designed to protect you against loss. Whether that loss involves injuries or property damage, you should be able to rely on the fact that you will be covered.**

Individuals and businesses pay a lot of money each year on premiums, as a way to protect themselves from the unexpected. Yet, when push comes to shove and a claim is made, watch out!

If you need to make a claim with the insurance company, whether it follows a car accident or work injury, you can do some things to help your claim get paid. These steps will also minimize your chances of being tricked by the insurance company.

**1 Get medical help.** Even if you feel that your injury isn't that bad, you don't know what the future holds. Sometimes it takes a while for serious injuries to surface. What might feel like a minor pain could turn out to be an injury that requires extensive treatment.

**2 Follow the care recommended by your doctor.** If your doctor says you need to come back for check ups or if regular treatments are scheduled for you, make sure you follow through. Missing doctor appointments or treatments only gives the insurance company ammunition to use against you.

**3 Avoid a recorded statement with the adjuster.** The insurance adjuster may ask you to give a statement that will be recorded. Don't do it, especially if the accident just happened. You might not know how bad your injuries are at this point and you could end up saying something that damages your case.

By following these tips, you can steer clear of the insurance company's tricks and tactics. ■

# Remember Safety is the Key to a Great Halloween

*A lot of time and energy goes into picking the perfect costume, choosing the tastiest treats and putting up the spookiest decorations. Yet, not as much thought is put into safety.*

If you have children who will be celebrating Halloween, take extra measures to ensure that they have a safe and fun holiday.



Pedestrian accidents are high during Halloween. A study conducted by the Centers for Disease Control and Prevention (CDC) showed that during a twenty year time period, the number of young pedestrian fatalities was four times higher on the evening of Halloween than all other evenings of the year.

*The CDC offers great safety advice for you and your family, which includes the following:*

- **Use a flashlight.** Not only will it help you see where you are going, it will also help others (including cars) see you.
- **Grab some reflective tape.** It should be added to costumes and trick-or-treat bags, so that you are visible to drivers.
- **Look both ways.** Never was this tip so important. Before stepping into the street, look both ways for oncoming vehicles. Teach your children to do the same. You should also stick to crosswalks when you can.
- **Stay with the group.** Safety comes in numbers. It is wise to walk in groups when trick-or-treating.

There are also many more tips the CDC provides regarding Halloween safety, such as examining treats before your child eats them and testing make up in a small area first.

Have a happy and safe Halloween! ■



## When Your Insurance Claim Becomes a Nightmare

*It seems so easy. You're injured, so you file a claim with the insurance company. Everything should be straightforward. You weren't the one who caused the accident and the subsequent injuries, so why would you think for a split second that your insurance claim would soon turn into a nightmare?*

People who represent injury victims and those who advocate for them would warn you that there is a strong chance you will suffer twice from your accident. The first time will be from your injuries, while the second time will be from the fight the insurance company will put up to avoid paying your claim.

There are some simple truths you need to know about insurance claims. First and foremost, insurance is a business that is driven by profit. These major corporations have shareholders, boards of directors and others that they have to answer to. What does that mean for you? It means the insurance company is going to strongly guard its bottom line. Each claim that is paid out translates into less and less money for the insurance company.

The other thing you need to realize about insurance claims is that the adjuster who seems so nice and friendly and eager to help is an employee of the insurance company. Don't be fooled into thinking that the adjuster is putting your needs first. This person has someone to answer to and a paycheck to worry about.

If your insurance claim turns into a nightmare, fight back. Don't be afraid to challenge the insurance company's settlement offer. If worst comes to worst, don't hesitate bringing an attorney into the picture. ■

*There are some simple truths you need to know about insurance claims.*

### Reminder About Our Firm's Communication Policy

Our goal when we are working on our clients' cases is to obtain the best possible result as quickly as possible. When we are working on your case, our lawyers do not accept unscheduled phone calls or respond to emails. We believe this allows our lawyers to be much more productive and provide fast and effective legal services to our clients. Remember, if you are a client of the firm, you can always call our firm and schedule an appointment to talk with a lawyer at any time about your legal matter.

We will call you back within 24-48 hours unless it is not possible to do so. We will also respond to your emails in the same time frame. We have found that focusing on our clients' cases helps us to provide the best service possible.

This newsletter is provided to clients, friends, and colleagues who have requested it. We provide information on a variety of topics we think our subscribers will be interested in. We do not provide legal advice in this newsletter and receipt of this newsletter does not create an attorney-client relationship with our firm. We are happy to discuss your legal case with you, and if you want to talk to one of our lawyers, don't ever hesitate to call us toll free at 877.724.7800. To add a friend to the newsletter, call us toll free at 877.724.7800. To be removed, call the same number.



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## IN THIS ISSUE...

- Brian passes on some good advice.
- Keep your kids safe this Halloween.
- Steer clear of insurance company tricks & tactics.

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## THANKS FOR YOUR REFERRALS!

Readers of this newsletter have referred 117 clients to our firm since 2009. Thank you so much!

## FREE CONSUMER REPORT



### Top 10 RED FLAGS On Attorney Websites That Tell You Who NOT to Hire

Read this book BEFORE you talk to the adjuster, give a recorded statement, or sign any forms!

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## SUPERSTAR SPOTLIGHT

### Patti Artavia



This month's superstar is Patti Artavia. Patti is Brian's Lead Case Manager, vacation coordinator, suggests presents for Brian to buy for his wife, Cara, and is one of Brian's favorite people in the entire world. Patti just recently got married in Hawaii to her husband, who looks like Tom Selleck from Magnum P.I. fame. One of the best things about Patti is her sense of humor: Patti may be the funniest person in our office (although Curtis Bickers would dispute that). In her spare time, Patti likes to hunt wild boars in the African Savannah, fish for sharks off the coast of South Africa, and sew. Her sewing speciality is needlepoint. She's also an expert Facebook user.

Patti's work ethic is amazing—she's always available to the firm's clients to help with any questions or issues they may have in their case. Patti's sense of humor makes the firm's working environment fun and enjoyable. And she is a wonderful, loving mom and wife.

We are lucky to have Patti as part of the V&B Team, and she truly is a superstar in every sense of the word. Congratulations to Patti—if you want to congratulate Patti directly for getting married recently, or just want to hear one of her funny jokes, send Patti an email at Patti@vbatorneys.com.

## MARITIME INFORMATION:

### Q: Does federal or state law apply to maritime injuries?



**A:** There are many laws that protect maritime and offshore workers, including General Maritime Law and the Jones Act,

which are both federal laws. When a case involves an admiralty and maritime issue, federal law typically pre-empts and takes precedence over all state laws.

The majority of maritime accident cases can be brought in either federal or state court. If you have been injured offshore, you do need to be aware that there are deadlines as to when you can file your claim. It is a good idea, therefore, to contact an experienced maritime attorney right away. ■