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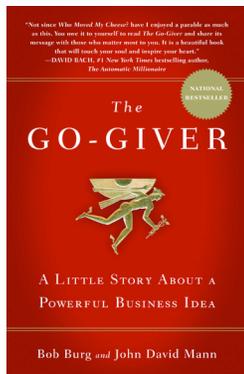
the newsletter

This newsletter is published monthly by V&B Attorneys. It is for informational purposes only and no legal advice is intended.

Tis Truly Better To Give Than To Receive

Last month a good friend of mine sent me a book out of the blue called "The Go-Giver."

It's a short book. I started reading the book the night I received it and didn't put it down until I was finished. What a great book with some really good lessons!



The book is a parable that discusses a week in the life of a hard-charging salesman named "Joe" who is a real "go-getter," but who is beginning to feel like the harder and faster he works the more difficult it becomes to reach his goals.

At the beginning of the book, Joe learns that he has lost a potentially lucrative sale that would have resulted in him making lots and lots of money. One of the older salesmen at his company offers to introduce the Joe to a legendary man called "The Chairman" who holds the "secret" to success.

Over the next week, The Chairman introduces Joe to five different people who teach him five lessons about success in business and life.

Joe eventually learns that the secret to success is not what he thought. Joe learns that changing his focus from "getting" to "giving"--putting others' interests first and continually adding value to their lives--leads to unexpected rewards.

What a great book that teaches us a great principle. I highly recommend this book to you. You can order the book from Amazon.com, or, if you want, I'll send you a free copy of the book. Just send me a quick email to Brian@vbattorneys.com and put "I'd like to receive a copy of the Go-Giver book" in the subject line.

Brian

It has been such a wonderful experience working with you and your staff. Thank you so much for all the hard work that you did to help my family and I survive through the most difficult time of our lives.

Phuong N.



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We Get Questions

Q: Will my car wreck case end up in court or can I just settle it?

A: There is no way to tell what will happen with your case. However, statistically it is most likely that your case will be settled. About 90% of all personal injury cases are settled out of court. Really this is the best solution for all parties, as long as everyone can agree on a fair settlement. This means you don't have to go to court and testify, and you don't have to take a great deal of time out of your life just to get the compensation you need and deserve.

A good auto accident attorney will always prepare your car crash case as if he or she planned to take it to court. This kind of thorough preparation and investigation is what makes for a solid case, and when you have a solid case the insurance company is more likely to agree to settle for a reasonable amount. Remember, it is also in the best interest of the insurance company to get you what you deserve for your case – they don't want to spend all that money and time going to court, either.

Watch Out! Find Out How the Insurer Might Use a *Signed Medical Authorization Form*

There is typically a lot of confusion regarding the settlement process for a serious accident or injury. Accident victims often rely on the guidance of the insurance company, so when they are requested to sign a medical authorization form, they generally are not suspicious. After all, the insurance adjuster said that it was just part of the procedure to obtain a settlement.

What the insurance adjuster often keeps secret regarding the medical authorization form is that it will be used to obtain all of your medical information, not just the records associated with your injury. The insurance company will take this signed form and start an in-depth investigation into your entire medical history in an attempt to find something that will allow them to either deny or minimize your claim.

While some information in your medical records may be applicable, the insurer will also be looking at past health problems that might not have any bearing on your current situation. They may try to make the allegation that your injury had to do with one of your previous medical conditions not the present accident.

If you have filed a claim with an insurance company and have been requested to sign a medical authorization form, be very cautious. Not only could it cause your privacy to be invaded, it could also hurt your chances of recovering a fair amount for your injuries. Before signing any paperwork from the insurance company, contact a lawyer. It could save you a lot of money and hassle.

Woven Storage Trunks Sold at Target Have Been Recalled Due to Serious Risk

Nearly 350,000 storage trunks sold at Target stores nationwide have been recalled. This recall is tied to a potentially deadly hazard.

According to the U.S. Consumer Product Safety Commission (CPSC), the trunk's lid can drop suddenly when released, which can lead to a strangulation hazard to small children who are opening or reaching inside the trunk.



Standard Hinges

There have already been two reports of injuries associated with this problem, including a tragic story of an 18-month-old girl who apparently sustained brain damage after the lid of the trunk fell on the back of her neck. Her throat became pinned against the rim of the trunk.

This recall includes 14 various models of the trunks. The product comes in brown or natural color and is comprised of woven rattan, abaca or banana leaf with standard hinges. Each trunk measures over 1.1 feet in length, width and depth. The storage trunks were sold at Target stores and on the company's website from February 2009 to April 2010 for prices ranging from \$50 to \$130.

If you have one of these trunks in your home, you are urged to stop using it and return the product to any Target store for a full refund or replacement product.

You can obtain more information regarding this recall by calling Target at (800) 440-0680 or visiting www.target.com.

Summer is Here! – Time for a Water Safety Reminder

As children are ditching schoolbooks for bathing suits, it is time for a reminder about water safety. The time period between Memorial Day to Labor Day is the most deadly for child drowning. It doesn't matter if children are swimming in a backyard pool or the ocean - there is important safety advice that should be followed.

Swim lessons: Some parents and caregivers overestimate their children's swim abilities. Swim lessons can help children improve their skills, as well as test their ability level.

CPR training: Anyone who watches children, whether the person is a parent or a babysitter, should be trained in cardiopulmonary resuscitation (CPR). Knowing how to administer CPR is crucial, as every minute counts after rescuing a child from the water.

Ensure pools are properly fenced: Backyard pools

should be enclosed in a four-sided fence that is at least 4 feet high. However, even when a pool does have a fence, it is crucial to check that it is properly latched at all times.

Check drain covers: It is important to check that there are safe drain covers in both private and public pools that will prevent suction injuries and deaths among children. According to federal law, public pools must be equipped with these covers.

Designate someone to watch the children: Drowning is silent and can happen even in the presence of adults. Therefore, an adult should always be assigned to watch children who are swimming and playing in the water.

Awareness is the key to preventing child drowning. Make sure your children are safe this summer and year-round.



Would An Insurance Adjuster Really Misrepresent Policy Benefits?

Insurance companies can be helpful, until you have to file a claim. Their television commercials tout one thing, but when it comes down to it, insurance companies are in the business of making money and they don't want to pay claims.

If you have been injured in an auto accident and are dealing with the other driver's insurer or if you are working with your own insurance company, you may have put trust in the insurance adjuster that he or she would be honest and upfront regarding the type of coverage that is offered. Unfortunately, this trust is broken as soon as you find out that you have not been told the truth.

There have been many incidences where insurance adjusters have misrepresented terms by making them sound more restrictive than what is stated in the policy. For example, the adjuster might not be forthcoming when describing the amount of coverage that is available to you. If you were in a car accident, not only could the insurance adjuster misrepresent policy benefits, but the other driver might do so as well.

Sometimes insurance adjusters give a misrepresentation of terms because they haven't read the policy and just assume they know the provisions. Other times, they aren't upfront about policy terms, because they are attempting to get you to accept a low settlement. Either way, misrepresenting terms is an unacceptable practice.

The best way to protect yourself is to have an attorney review all of the insurance benefits available to you, before you agree to a settlement offer or sign any papers.



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Client Spotlight

Our law firm was hired by twelve of the plant workers who were injured two summers ago when one of the largest industrial cranes in the world collapsed at the Lyondell plant here in Houston. Our clients suffered mainly orthopedic injuries, requiring surgeries to various body parts, such as spines, shoulders, and knees. Many of our clients also experienced psychological damages from witnessing this tragic event which caused the death of several workers. After almost two years of hard work on these cases, we are happy to announce that we obtained settlements for our clients. Our clients were very pleased with the results we achieved on their cases.



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.