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*"I am very pleased with attorney Curtis Bickers and the entire law firm for their diligence in handling my case. I would gladly recommend them to others and use them again if the need arises. Thank you very much and may God continually bless all of you."*

*Sincerely,  
Walter W.*

## Love the One You're With

*by Brian Beckcom*

*Do you ever wonder why it is that sometimes we treat those we love the most the worst? And sometimes we treat people we don't like very much even better than we treat those we like a lot. Why is that? Why can we be so ornery to those we love and yet so polite to those we don't even like?*

I recently read a poem that was sent to me by a friend that really sums it up:

*"We flatter those we scarcely know,  
We please the fleeting guest,  
And deal full many a thoughtless blow  
To those we love the best."*

When I read the poem it really hit home. It made me feel bad, because I realized that all too often in my own life, it's true.

My friend who sent me the poem suggested that for just one day, reverse things. Treat the ones you love with thoughtfulness, kindness, generosity, gratefulness, and love. He suggested thinking of five specific ways to let those closest to you know how much you care about them.

I think that's pretty good advice.

*Here's to your success,*

*Brian*



## Why All the Fireworks?

*When you think of the 4th of July holiday, you probably imagine barbecues, family, friends and of course, fireworks. Fireworks have long been one of the traditions associated with the "birthday" of our nation.*

According to historians, Congress first authorized fireworks for 4th of July in 1777. This date was a year after the Declaration of Independence was signed.

James R. Heintz of the American University in Washington D.C. did some research into the first fireworks on Independence Day. Based on his research, thirteen rockets lighted up the sky in Philadelphia in 1777. That same year, Boston celebrated the 4th with fireworks. A newspaper reported, "in the evening Col. Crafts illuminated his park on the commons, threw

several shells and exhibited a number of fireworks."

Fireworks have continued to be a mainstay for the 4th of July celebration. Over 14,000 fireworks displays light up the skies in the United States each 4th of July holiday, according to the American Pyrotechnics Association.

While fireworks are an important part of the holiday celebration, remember that in Houston, discharging fireworks is illegal. There is also a fireworks ban in the Limited Purpose Annexation areas in Harris County, which is enforced by the Houston Fire Department. The fines for violating the rules are high. If you are caught with fireworks, expect to pay a fine anywhere from \$500 to \$2000 for each individual firework. Therefore, don't shoot off your own fireworks. It's not worth the possible danger or the hefty fines. Leave fireworks to the professionals. ■

## Don't Sweat Over an Insurance Claim Denial, Fight Back

***Insurance companies spend millions on advertising to attract more customers. They use slogans and taglines that make it seem as though they are your friend and are ready and willing to step in when needed.***

For most consumers, the thought never crosses their minds that the insurance companies might put up a fight when it comes time to file a claim. Unfortunately, time and time again there are stories of policyholders who are left paying their own losses, because the insurance companies wouldn't cooperate.

Awhile back, the American Association for Justice (AAJ) completed a report that examined the insurance company tactics that are frequently used against consumers. The report, titled *Tricks of the Trade: How Insurance Companies Deny, Delay, Confuse and Refuse*,

described the various strategies used by insurance companies to get out of paying claims. Among these tactics was denying claims.

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***The American Association for Justice (AAJ) completed a report... that has shocked policyholders and opened their eyes to the world of insurance.***

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***According to AAJ's report, even some of the largest insurance companies engage in tricks to skirt the payment of claims.*** The report included a statement that has shocked policyholders and opened their eyes to the world of insurance:

"These companies have rewarded employees who successfully denied claims, replaced employees who would not, and when all else failed, engaged in outright fraud to avoid paying claims."

If your insurance company has denied you benefits for injuries and damages under your car insurance policy or if they are refusing to pay medical payments coverage, you can fight back. In fact, you should stand up to the insurance company. To find out what it takes to go up against the insurer, contact a lawyer. An attorney will be your advocate and will help you get the benefits you deserve. ■

### WE GET QUESTIONS

***Q: How Can I Tell If My Car Accident Or Injuries Were Caused By A Defective Auto Part?***

***A:*** While it is often obvious when a car accident is caused by another vehicle or another driver, it can be less obvious if your vehicle accident or vehicle accident injury was caused by a defective auto part or car manufacturing design flaw. In some cases, the true cause of your car accident can be determined by official investigations and accident reconstruction teams.

In other cases, a products liability attorney or defective product lawyer can help you verify the cause of your accident injuries by examining evidence, such as tires, brakes, and seatbelts, and consulting experts. If you believe a faulty auto part or car design flaw caused your accident or led to an injury, speak with an experienced Texas attorney today.



# Pool Safety

*With Memorial Day comes the hot days of summer.*

The kids are out of school and looking for ways to cool off and have fun. Before taking the kids to the neighborhood pool or area lake, please remember that drowning is the fourth leading cause of death to children under five. We have put together a good list of common sense water safety rules for you to follow with a child you love this summer. We hope you have a great, fun and SAFE summer.

## **1 Make sure there is adequate adult supervision.**

If you are swimming with a toddler or preschooler, make sure that they are never more than an arm's length away from an adult at all times. Make sure that adult is not distracted by a cell phone or book. While it may sound like common sense, make sure the adult in charge knows how to swim and is trained in CPR.

## **2 Do not use "floaties" as a substitute for supervision.**

Never walk away from a pool with young children in or near it, not even for a moment to answer a ringing telephone. We all know how fast a child can be. It only takes a moment for tragedy to happen.

## **3 Never assume** because your young child has taken swimming lessons that they are okay to leave alone near the pool.

## **4 If you own your own pool, fence it in** and be sure to use self-closing and self-latching gates. Keep chairs and tables away from the fence. A resourceful child may use them to gain access to the pool area. ■

# *Let Freedom Ring: Don't Let Your Insurance Claim Be Constrained By a Software Program*

***No two accidents are exactly the same, so why would the insurance company try to fit your claim into a "one-size-fits-all" claims adjustment software?***

For the insurance company, using a software program to determine the value of claims is great. It saves them time and more importantly, money. For consumers, it means they may not get the full value of their claims.

Don't be surprised if you have never heard of standardized claims adjustment software. The insurance industry is somewhat secretive about these programs. They don't want people to know that their claim settlements are calculated by simply inputted a few facts into the computer. As you can imagine, such software doesn't allow room for specific details about each accident. Therefore, how accurate is the value generated by the software?

If you have suffered a personal injury, the claims software might not determine the correct value of your claim. This is especially true if the injury you suffered is rare or has lifelong complications. The software might not have the capability to incorporate all of the circumstances that might affect your recovery.

You don't want your settlement to come from a software algorithm that doesn't take the unique factors of your case into consideration. If you are not satisfied with your insurance settlement offer, talk with a professional. An attorney will know how to go up against the insurance company to get you a fair amount for your case. ■

*If you have suffered a personal injury, the claims software might not determine the correct value of your claim.*

## **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.



# ACCIDENT & INJURY LAWYERS

VUJASINOVIC & BECKCOM, PLLC

## Vujasinovic & Beckcom, P.L.L.C.

1001 Texas Avenue  
Suite 1020  
Houston, TX 77002

Phone: 713.224.7800  
Toll Free: 877.724.7800  
Fax: 713.224.7801

Email: Brian@VBAttorneys.com  
Email: Vuk@vbatorneys.com  
www.VBAttorneys.com  
www.MaritimeAccidentAttorney.com

## IN THIS ISSUE...

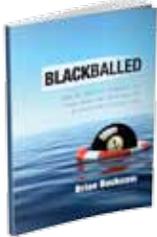
- Brian's advice: try "reversing things" for just one day.
- Keep your family safe & cool this summer.
- What you need to know about insurance claims software.



## THANKS FOR YOUR REFERRALS!

Readers of this newsletter have referred 100 clients to our firm since 2009. Thank you so much!

## FREE CONSUMER REPORT



### BLACKBALLED

HOW TO PROTECT YOURSELF IF YOUR MARITIME EMPLOYER IS RETALIATING AGAINST YOU

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

CALL 877.724.7800 TO ORDER

## SUPERSTAR SPOTLIGHT

### Frank Martin



Frank Martin is this month's superstar. Frank was hurt offshore multiple times, but kept going back to work because he's got a great work ethic and he was loyal to his company. After the fourth injury, the company fired him and put him on a "Do Not Rehire" list. In other words, he got blackballed.

Frank hired Brian to represent him after another attorney recommended Brian. Frank's company fought his case for two years, filing multiple lawsuits and appeals and making life very difficult for Frank and his wife.

Fortunately, Frank hung in there through very difficult times. Recently, we were able to settle Frank's case for a substantial confidential amount and get his employment record cleared as well.

Congratulations to Frank Martin, this month's Superstar.

## MARITIME INFORMATION:

**Q:** What is considered a boating accident and who can be held liable for injuries and damages?

**A:** There are numerous types of boating accidents, including collisions and capsized vessels. Basically, a boat accident is any event where someone on a boat is killed or seriously injured, a passenger disappears from the vessel or a boat causes damage. If you are not sure if an incident qualifies as a boating accident, you should speak with an experienced boat accident attorney.

If someone was negligent and caused a boat accident, he or she may be held responsible. For example, if a boat operator was drunk at the time of the incident or was acting carelessly, that person could be liable for any resulting damages.

Boat operators generally have safety procedures that must be followed. Failing to adhere to these safety rules could mean that person is responsible for the accident.

To learn more about boating accidents and your rights as a victim, contact an experienced boat accident attorney at the Law Offices of Vujasinovic & Beckcom by calling (877) 724-7800