

V&B ATTORNEYS

the newsletter

Board Certified Injury & Accident Lawyers

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

Trick or Treat!

With Halloween fast approaching we thought we thought it would be a good time to send a Halloween-themed newsletter to our hundreds of subscribers.

Halloween also got me to thinking about scary stuff and how we can overcome our fears and instill confidence in our everyday lives. Here's a short list of things you can do right now to overcome your fears and instill some confidence in your daily life:



1. Hit the gym. The physical and psychological benefits of exercise have been well-documented. If you can't hit the gym, then at least take a walk or go for a short jog or do something active;
2. Get clear on what matters to you. Figuring out what really matters to you in your life is a great way to bring clarity and focus to your daily activities;
3. Do one thing each day that makes you smile. Enough said.
4. Laugh. The physical and mental benefits of laughing have been well-documented.
5. Stop acting like you think people want you to act. Figure out who you are and be yourself. You are unique--there's no one else like you in the world.
6. Scared of looking silly? Guess what? So is everyone else. Don't be afraid of what other people think.
7. Reveal a little bit about yourself to someone who matters. You'll immediately feel a closer connection to that person.
8. Don't compare yourself to others. This is a recipe for disappointment. Compare yourself to YOU.
9. Do something nice for someone and don't expect anything in return. Don't keep score. You'll feel better immediately.
10. Fear can be a good thing as long as you don't let it overwhelm you. Fear helps you stretch your limits--that's good. Use fear to take yourself beyond your limits.

We hope everyone has a safe, happy, and fun Halloween!

Brian

We Get Questions

Q: My husband and I were badly hurt in a bus crash. What can I do?

A: Bus crashes in Texas can be very serious, leaving a large number of people injured or even killed. If you were unfortunate enough to be hurt in a bus crash, here is a short "to-do" list:

1. Get medical attention right away. Even if you think you will be okay, it is best that you see a doctor. You could have injuries that you aren't aware of right away, and if you later try to claim that you were hurt in the crash but did not see a doctor the bus company's insurer may push back.
2. Don't give any recorded statements or sign anything until you speak with an attorney. This is to protect your rights. Bus companies know that serious accidents can mean big losses for them, so they'll be doing everything they can to try to minimize their exposure.
3. Don't accept a quick settlement if your injuries are serious. The bus company and their insurance company may try to pay you off quickly so you won't bother them anymore, but if you are badly hurt or if you may require long-term care or rehabilitation and your work may be compromised then you may deserve much more than they offer you.
4. Talk to a qualified bus accident lawyer about your case. Bus accidents are unique in that depending on the circumstances of the crash there may be multiple individuals or companies that can be held accountable for your injuries. A skilled bus crash attorney will help you get the compensation you need to get better.

Don't Let Your Halloween Become Spoiled – Follow These Safety Tips

It won't be long until the streets will be filled with trick-or-treaters who are looking to fill their bags with all sorts of goodies. As you prepare for this holiday, there are some things that you can do to keep you and your family safe. Nothing spoils Halloween faster than an injury!

The U.S. Consumer Product Safety Commission issued a list of safety tips that everyone should follow. Here is a summary of some of this important safety advice:

- Be visible! Choose costumes that are light and easy for motorists to spot. If you don't want to be limited by a bright costume, trim the costume with reflective tape. While you are at it, put some reflective tape on any bags that will be carried.
- Watch where you are going. A flashlight should be carried, so that you can see where you are heading. Also, a flashlight will help you increase your visibility to cars on the road.
- Buy costumes that say "flame-resistant." No one wants to get burned on Halloween, or any other time during the year. Flame-resistant fabrics include nylon and polyester. There should be a tag on the costume alerting you that it is flame-resistant.
- Inspect that treat before you eat. It is tempting to start eating treats right away. However, an adult should examine the Halloween loot carefully to ensure there has been no tampering.
- Move the jack-o-lantern. If it is too close to the doorstep or landing, costumes could come in contact with the flame. It is best to keep candles and jack-o-lanterns away from these areas.



Halloween Fun-Filled Facts

As you get ready to don that scary monster mask or go on the hunt for the best costume for your child, take a moment and read some interesting facts about Halloween.

- The first Halloween celebrations in the United States consisted of parties or public events that celebrated the harvest. People would gather together and share stories of the dead, sing and dance.
- The jack-o-lantern got its start in Ireland centuries ago. Jack-o-lanterns haven't been limited to only pumpkins over the years, though. Beets, turnips and even potatoes have been used.
- Trick-or-treating got its start in the Middle Ages and All Souls' Day, when the poor in Britain would beg for soul cakes, which is sweet-bread. In return for soul cakes, they would pray for the dead relatives of the families who had been generous to them.
- The largest pumpkin ever grown weighed in at a hefty 1,689 pounds.
- Chocolate is the most common treat passed out during Halloween.
- Four in ten adults admit that they stash some treats away, instead of giving them all to trick-or-treaters.
- The top five treats given out on Halloween include: hard candy and lollipops (30 percent), chewy or gummi candy (19 percent), chewing or bubble gum (16 percent) and caramel (14 percent).
- The same recipe has been used to make candy corn for over a century - sugar, corn syrup, and marshmallow.
- Don't be too quick to throw out leftover candy, because dark chocolate can last for up to two years and hard candy has a shelf life of about a year.

Trick or Treat - How to Know if You are Being Tricked by the Insurance Company

It is hard to separate fact from fiction when working with the insurance company on a claim. You might be getting the runaround from the insurance adjuster. Every time you think you are close to being offered a settlement, they ask you for yet another item, which will take you weeks to obtain. The tricks and tactics used by insurance companies are numerous and it is easy to become overwhelmed.

One of the common tricks that insurance adjusters have up their sleeves is misrepresenting policy terms. While insurance agents will be more generous in the description of what is covered in the policy, the adjusters will take the opposite approach. Often times, they will lead you to believe that the terms are much

more restrictive than what is stated in the policy. They might even change the definition of a covered event. Why would they do this? It's simple. They don't want to pay your claim.

Sometimes the insurance adjuster doesn't purposely trick you, though. Instead of reading your policy, they make an assumption about your coverage. This assumption might turn out to be wrong and if you don't catch it, you will end up paying the price.

To protect yourself when filing a claim, be sure to read your policy. Know the terms and what is covered. That will help you identify any statements made by the insurance adjuster that don't appear true.

Things Can Get Spooky When the Insurance Company Low-balls, Then Stalls



It can get scary quickly, when you're hurt in an accident, unable to work and the medical bills are cluttering your kitchen counter. Things can get even spookier when the insurance company drags its feet and then offers you a settlement that leaves you wondering if you heard it correctly. After all, there is no way that the insurer would make such a low offer, right?

Insurance companies are sneaky and they have a bag of tricks ready to use at any moment. One of these tactics is the "stall and low-ball" approach. They stall, stall, stall and then, low-ball!

One of the facts you need to understand about insurance companies is that they make money by collecting premiums and lose money as they pay claims. From the insurer's perspective, the more money that can be held onto, the better. That is why insurance companies look for ways to delay paying claims and when they finally do, the settlement is often unfair. In some cases, the settlement doesn't match up to the value of the case.

Don't accept an offer from the insurance company, if you feel that it is too low. Also, if the insurer keeps delaying your claim, enlist the help of a lawyer. An attorney can step in and negotiate with the insurance company on your behalf. That way, you can focus on recovering from your injuries without the headache of dealing with the insurance company.

I never got a chance to say thank you for the wonderful job you did on my daughter's case. My daughter will be graduating in June from High School with cum laude status. She will be attending college at U.T. Austin and majoring in Communications. Thanks to your efforts her college education has been taken care of. Thank you again from both of us.

J. Perez



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Client Spotlight

Congratulations to our client Alfonso on his \$734,000 jury verdict in his truck accident case! Alfonso was driving his suburban and was hit by a company truck. Alfonso has to have neck surgery. The insurance company for the truck driver did not offer any money to settle the case, so we took it to trial. After four days of trial, the jury rendered it's verdict, which may exceed \$800,000 after all costs and interest are calculated. We often warn our readers of tricks insurance companies play on injury victims. Well, the insurance company in this case, Chartis (used to be AIG), played almost every trick in the book in this case! We are thankful that this jury saw through the tricks and made sure justice was done.



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.

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