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VOLUME TWO

HIGHLIGHTS OF LEGAL NEWS &
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Dear Friends, Neighbors and Clients,

Our first newsletter generated much feedback, for which we thank you!

Many people pointed out our obvious failure to include our website and email information. Sorry about that, and here it goes. Our website is www.EdwardRYoung.com. Email can go through there too, but you might find it easier to use lilaws@aol.com. Either way, we look forward to your input (and especially your thoughts on our website).

A note on a case we are just wrapping up really emphasizes the importance of checking your level of SUM (Underinsured/Uninsured) coverage that you carry with your automobile insurance company.

The case was as follows: A father was driving his own car with his wife and two children. An un-

known vehicle clipped the front of their car, causing them to roll over. The other car never stopped! All of them sustained very serious fractures, and they thought they were out of luck.

However, although we had to have a Supreme Court hearing before Judge Berler (because the insurance company did not want to pay), and then a hearing in an arbitration, they each got \$100,000, which was the total available coverage under their SUM coverage.

Please take a moment to review the declaration page of your automobile policy which will show your SUM coverage. If you have any questions, I'll be happy to go over it with you.

Regards,

Edward R. Young

Insurance Companies: Are You Really "In Good Hands" With Them?

Insurance companies advertise they are eager to help you after an accident. They use slogans like "You're in Good Hands," "Like a Good Neighbor" or "Fast, Fair & Friendly," all to suggest they will protect you and be helpful when you make a claim. But are insurance companies really on your side? Consider these facts:

- Two employees of a large insurance company were forced to quit after talking about illegal things the insurance company did. They said the insurance company forced them to commit illegal acts when handling car accident claims, including lying about facts and misinforming policyholders about their rights.

Continued on page 3



AUTO SAFETY

Tips

Driving Tips For Seniors

Next to teenagers, the group with the most auto accidents per mile is drivers over 65. This is due to normal effects of aging, including changes in vision and reaction time. Fortunately, there are easy ways for older drivers to reduce the chance of being in a car accident. Here are tips.

- Have your eyes checked annually. Having an annual eye exam will reveal any worsening of your eyesight. Also, if you cannot see well or are bothered by bright lights from other cars, avoid night driving.
- Limit driving in bad weather. Replace wiper blades when they start streaking the windshield. This helps you maintain good vision in bad weather. Also make sure headlights are clean and aimed properly.
- Wear your seat belt. This is important at all ages, but is especially important for seniors. Our bodies become more fragile with age, so we are more likely to be hurt in a crash. Seat belts reduce injuries.
- Don't sit too close to air bags. Air bags inflate very quickly, and this can cause injuries. Always wear your seat belt even in cars with air bags.
- Consider taking a refresher training or driver improvement class. In many states, this will also entitle you to an insurance discount.

These are just a few ways seniors — and other drivers — can improve driving safety. Following them can help reduce the risk of being in an accident and help lessen your injuries if you are in one.

Use Anti-Lock Brakes Properly

Anti-lock brakes, which prevent wheels from locking during braking, are an important safety feature. They give drivers more control of cars when making sudden stops, and can help cars stop in a shorter distance, especially on wet roads.

Anti-lock brakes work best when used right. In a sudden stop in a vehicle without anti-lock brakes, drivers must manually pump the brakes to prevent wheels from locking. If your car has anti-lock brakes, do not pump them, as anti-lock brakes do their own pumping (some systems pump the brakes automatically as many as 15 times per second). Instead, keep your foot firmly planted on the brake pedal and steer the car to safety. When the anti-lock brakes are activated, the brake pedal may vibrate or pulsate. This means the anti-lock brakes are working. Do not take your foot off the brake pedal.

How To Find The Safest Car

When you're in the market for a new car, safety is likely at the top of your list. Though no car is completely safe, some offer greater protection than others. Here are tips to find a car that will protect you and your family the best.

■ **Compare safety features.** There are two kinds of safety features – those to help avoid accidents and those to reduce injuries after one. You may have to choose which features you want, as some will likely be optional. Valuable accident avoidance safety features include:

- anti-lock brakes - these help avoid skidding when you brake sharply.
- traction control - this senses when a wheel loses traction and makes adjustments.
- tire pressure warning - this alerts you to low tire pressure.

Valuable injury reduction safety features include:

- side air bags - these protect you in side crashes.
- anti-whiplash headrests - these reposition in a crash to increase support.
- seat belt pre-tensioners - these help secure you in a crash.

■ **Compare crash tests.** Another factor in selecting the safest car is how well it protects you in a crash. There are several sources for crash test results. One of the best is the National Highway Traffic Safety Administration. Their phone number is 1-800-424-9393. They are also on the web at www.nhtsa.gov.

This newsletter is published for the clients and friends of this firm. It has general information. Due to constant changes in the law, exceptions to general rules of law, and variations of state laws, seek professional legal advice before acting on any matter. ©2007 ANSI

After An Accident: When To Use A Lawyer

If you've been in a car or other accident, a key question you will have is: "Do I need a lawyer?" The answer depends on several factors, including the seriousness of the accident and severity of your injuries.

There are times when you may not need a lawyer's help after an accident. If you were in a minor fender bender and are sure you have no injuries, you may not need a lawyer's help.

But for most other times after an accident, it is vital to have a lawyer's help. If there's a dispute over fault, you should speak to a lawyer. If you are seriously injured, you should definitely consult a lawyer. Even if your injuries are minor, you should still talk to a lawyer because some serious

injuries take time to develop.

One reason why it's vital to talk to a lawyer is because of the way insurance companies operate. An accident victim who deals directly with an insurance adjuster takes



on a huge risk. Insurance companies are in business to make money. One way they do this is to lower the amount they pay for claims, including your claim. They will try many tactics to do this, as they know you are inexperienced

handling accident claims. Having a lawyer help you deal with an adjuster gives you a much better chance to get a large settlement.

There are other reasons why you should use a lawyer after an accident. Your lawyer can explain your rights and tell you how much money you are entitled to receive. In addition, some claims have special rules. Not following them can cause you to lose your claim.

As the above shows, in most cases you should have a lawyer's help after an accident, especially if you were hurt. Having a lawyer increases your chances of getting the best settlement and helps make sure you don't become another victim of insurance company misconduct.

Insurance Companies, *continued from page 1*

- A pregnant Arizona woman was hit by another driver. She went to the emergency room and was charged \$1700. The insurance company refused to pay her anything, even though its investigation showed their policyholder was at fault and the emergency room charges were fair. Only after two years of delay did the woman finally get compensated.

- Each year, juries hold insurance companies liable for bad faith conduct toward their own policyholders. In one case, punitive damages were awarded against an insurer for coercing its policyholder to settle a case, and then suing him for the amount of the settlement.

- One major insurer was sued over a practice of forging policyholder signatures on documents.

Despite what insurance compa-

nies promise when selling a policy, they are not always friendly and fast. You are not always "in good hands." That's because insurance companies have an inherent conflict with policyholders. Paying claims costs them money. The more "fair" they are, the less money they make.

What does this mean to you? It means that after an accident you need someone on your side who is experienced in dealing with insurance companies and who knows how

to get the maximum amount of money without unnecessary delay. That person is your own lawyer. Even though an adjuster will try to persuade you not to use a lawyer — saying a lawyer won't help you or get you more money — the truth is that a lawyer will make recovering damages easier, and will get you more money.

Accident victims need someone on their side experienced in dealing with insurance companies.



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 welcome and encourage referrals, and we will strive to provide top quality legal service to you and everyone you refer.



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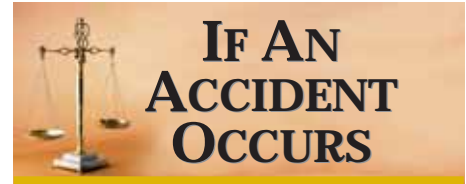
Car Accident Victim Waits Too Long To File Suit Against Insurance Company

Accident victims should get legal help as soon after the incident as possible. As a recent case shows, waiting too long can cause the claim to be dismissed because of the statute of limitations, which puts deadlines on filing claims.

Scott W. was hurt in a hit and run accident. He made a claim to his insurance company for uninsured motorist benefits (which cover hit and run accidents). The insurance company improperly denied Scott's claim. But Scott waited too long after the insurance company denied his claim to file suit. Because the statute of limitations passed Scott's suit was dismissed, and he could not recover for his injuries.

Most Injury Claims Are Settled Out-of-Court

Many accident victims with valid legal claims do not pursue them because they think they'll have to go to court. It's important to know that most cases — over 80% — are settled out-of-court. So after an accident, don't let the fear of going to court stop you from making a claim — if your case is like most others, it will be settled without you ever going there.



If you are hurt in an 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 personal injury cases and offer a free consultation. For experienced legal help after any type of accident, please call us.



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