

# Insurance Briefs

Volume 4 Issue 2



## Accident Without Injuries Etiquette

Your teenage daughter misjudges the space when she goes around a turning vehicle, and just taps the car's right rear bumper. The other driver, an older woman, appears unhurt. She says, It's Easter time, and I'm fine. Let's just forget about it.



You were riding with your daughter and you think that's a reasonable attitude, and agree. So you all go home to the Peeps and the chocolate eggs and have a nice life.

A few weeks later, however, your insurance company informs you that the woman is suing them and you for lost wages (although she had already been on disability for paranoid schizophrenia) and neck injuries (you've seen her in the shop where you work without a cervical collar) and pain and suffering.

Where did you go wrong? The so-called accident was only a tiny tap that barely scratched paint. There couldn't have been an injury, as your terrified daughter tells your insurance company's attorney prior to trial.

### Prior to trial! Holy cow.

No one can guarantee what might happen when bumpers kiss. But there are steps you can take to avoid fender-benders becoming the event of the decade.

Your first thought might be to call the police. But in some jurisdictions, the police will not respond unless there are injuries. In many states, an accident without injuries and less than \$500 damage means you don't need to call the police to the scene; you can file a report later. Know the laws in your state. Then, by taking the steps below even without the police present you can protect yourself from false claims and help your insurance company reach the best decisions:

**First, follow the law.** Virtually every jurisdiction requires drivers to carry their license, registration and insurance information. Be sure it is with all family drivers at all times.

**Second, take pictures.** Keep a disposable camera in the glove compartment and, in the event of a fender bender, use it. Photos can later help show whether any repair estimates were inflated, or whether the force of contact was likely to cause injuries that might later be claimed by the other driver or passengers.

Also, take pictures of all the occupants of the other car, preferably while they are still in the car or at least while they are all still at the scene. Why? There's a fraud scheme

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## Welcome to the Interstate Insurance Agency Newsletter!

*It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent insurance topics which may affect you and your family. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.*

Representing



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# John's Corner

Is it June yet? We've just experienced one of the coldest, wettest springs in history and I know we're looking forward to a great summer. (Let's hope!) On the other side of the country, our thoughts go out to those of us who have family and friends who are dealing with devastating tornadoes and record flooding. It's a reminder of how fortunate we are to live here in Washington.

As you get this newsletter many of you are planning to celebrate "Grads and Dads." Congratulations to all of you graduating from high school or college, and Happy Father's Day to all the Dad's. On a personal note, I can't believe it, but my daughter is one of those graduating and will be going on to college this fall. Time flies. Speaking of time, Jerry just celebrated his 40th year with PEMCO and they were kind of enough to reward him with a very nice plaque. Here's to 40 more years (just kidding)! Congratulations on reaching this milestone and for 40 years of great service!

Service and your ID security are very important to us at Interstate Insurance Agency. We continually look for ways to improve our business practices in these areas. A few years ago we added an agency management system which allows us to access your file electronically in a safe, secure environment. We do not share your information with outside vendors or any one else for that matter. Also, we've added a monitored security system in our office. If anyone tries to break in, the noise alone will scare them off (those alarms are LOUD).

We're just past the halfway point for our 2011 "You Refer – We Reward" program. Tell a friend, relative, neighbor or co-worker about us and when they call for

a quote you win one complimentary gift card and a chance of winning the grand prize, a 37" flat screen TV. This contest started on December 1st 2010 and ends on November 30th, 2011. Remember, there are no limits on the number of chances you can create for yourself, and the person referred does not have to become a client in order for you to qualify.

As always, thank you for your continued business and for your referrals. Don't forget to send us your email address if you haven't done so already (johnrousey@msn.com and camihoooper@hotmail.com.) You can also check us out on Facebook (type in Interstate Insurance Agency and hit the "Like" button.) and we're also on "Yelp." What is Yelp? It's a great resource for small businesses. Go to Yelp.com, search for us and tell me what you think. Who knows, you might win something.

Thank you!

John Rousey



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called jump ins. In an attempt to get a bigger settlement, people known to the claimant come forward and say they were also in the car and also suffered injuries.

Take pictures of the site of the accident. Having photos of the cars on location can help you make your own case to the claims adjuster. Write down the specifics of the location as well, for example: The NW approach to the intersection of Locust Lane and Route 26, about 2 car-lengths before the speed limit sign.

**Third, if there are witnesses, get their names and addresses.** Some may be reluctant; be persistent within reason.

**Fourth, exchange information with the other driver.** This information includes name, address, phone number, driver's license number, name of the other driver's insurance company, policy number, and license plate number. If the driver is not the person named on the insurance card, find out and write down what the relationship is between the driver and that

person; family, friend, employee. Write down the policyholder's name, address and phone information, as well. Finally, write down a complete description of the other car, including year, make, model and color.

**Fifth, do not admit guilt.** Under no circumstances tell the other driver, It was all my fault, even if you think it was. Remember, there are people who stage accidents for the payoff, and you could have been positioned so that there was nothing else you could do. Even if it was a bona fide accident, let the experts determine blame or no blame when they work out the insurance compensation. Some of us feel so badly about any incident, especially if the other driver appears to have come unglued, that we are likely to accept blame when none is due.

OK. Now you can go home and have a nice life and drive even more carefully in the future to avoid the possibility of having to perform this tricky and sometimes frightening scene again.



# Learn Safe Boating Rules and Requirements

Every year, the U.S. Coast Guard reports thousands of accidents and hundreds of deaths resulting from recreational boating. Four leading causes of these tragic accidents are speeding, recklessness, inattention, and operator inexperience. These four problems magnify themselves, especially when combined with other safety concerns and issues.

## Utilize and Maintain Safety Equipment

Having the right safety equipment on-board and in good working order can mean the difference between life and death on the water.



- **Fire extinguishers**—Boats with false floors or enclosed compartments require a Coast Guard approved fire extinguisher to be on board at all times. Be sure to keep it charged, and in a handy location.
- **Life jackets and Personal Flotation devices**—Each person on board needs to have a U.S. Coast Guard approved life jacket. Boats that are more than 16 feet long need to have a PFD that can be thrown to a person who has fallen overboard.
- **Boat lights**—Test your lights before you leave the dock. Be sure to carry extra batteries as well.
- **Anchor**—Not only do you need to have an anchor, but you also need to know how to use it. Each year improper anchoring is a cause of fatal and non-fatal accidents.
- **Emergency supplies**—Keep a first aid kit on board along with maps, flares, and matches. It is wise to keep your emergency supplies in a floating pouch.

## Leave the Alcoholic Beverages Onshore

- Never operate a boat when under the influence of drugs or alcohol. The effects of alcohol can be increased by exposure to wind and sun, as well as noise and vibration.
- Most years, about a third of all boating deaths are drug or alcohol related. Don't become a grim statistic. Stay sober and alive.

## Loading and Unloading Your Boat

- Know your boat's weight capacity and abide by it. Overloading your boat can spell trouble.
- Practice good boat launch etiquette and safety. Load

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## We LOVE Referrals!

Many thanks to all of you for your referrals:

Austin McFeeley  
Douglas and Cynthia Howell  
Greg Noack  
Karlynn Patterson (2)  
Nena Houshmand  
Tekeste Abraham

Bonnie Bryant-Moore  
Eileen Brugger  
Hailie Asres  
Kylie Hodges  
Pam Suryan  
Terry Gould

David Jacobson (2)  
Francisco Pine  
Jeff Allen  
Leigh Armstrong  
Ryan Dunlap

David Oziel  
Grace Cho  
Jesse Gordon  
Leroy Sisley  
Sandra King (2)

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## Learn Safe Boating Rules and Requirements

equipment into your boat before you arrive at the ramp. Ask someone to hold the bow line and to help out in boat handling at the pier. Be courteous and cooperative with other boaters upon launching and upon your return.

### Use Good Judgment and Common Sense

- Tell a close friend or family member where you are going and when you will return.
- Read and understand local and federal boating regulations before entering the water.
- Do not allow passengers to ride on seat-backs or on gunwales, and ask them to stay inside of protective railings.
- Watch your speed and follow all boat traffic rules.

When it comes to boating, take steps to prevent accidents before they happen.



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