



The Straight Talk



From Premier Law Group and Straight Talk Law



Halloween Safety Tips

October 2010

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October Calendar:

- 9/16: Bosses Day
- 9/28: Mother-In-Law Day
- 9/31: Halloween

Answer the Halloween Trivia on Page 4 for a chance to win a

Free

Starbucks Gift Cards

Halloween is one of America's favorite holidays- falling only behind Christmas in the hearts of millions. Many treasure the holiday for the costumes, parties and the free candy. As the goblins and ghouls hit the streets, however, they are met with increased danger. In fact, the Center for Disease Control (CDC) has stated that pedestrian accidents are four times as likely on October 31st.

There are three different areas of safety to consider on Halloween; safe driving, costume safety and child safety.

Safe Driving

Safe driving habits become even more essential on a day when

little kids roam the streets in search of candy and toys. Alertness is key to protecting the witches that roam the streets.

Don't Use a Cell

Phone While Driving. This should be common practice, but particularly on Halloween when children are darting in front of cars it is extremely important. Even a headset provides enough

distraction to cause serious injury.



•**Be Alert!** Pay extra attention to crosswalks, intersections and the sides of the road as children are moving from house to house. Particularly, in neighborhood areas as kids are likely to be moving from house to house.

•**Don't Speed!** In fact, you should be going below the speed limit in areas where children are trick-or-treating. With the excitement and competition kids are more likely to run out in the streets.

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The SCARY Truth Behind I-1082

The goal of **Initiative 1082** is to privatize workers comp insurance in Washington State and take control from the State government. I-1082, however, is jam-packed with underlying provisions that will harm both the small businesses and workers in our state.

Workers comp is a great program to benefit both injured employees and their employers.

In Washington State, Workers Comp or L&I is a government run program in which employees

contribute to support their employees in case of a work injury. Because it is a government based program it is not for profit, and instead relies on economy of scale to keep the program running- keeping the cost to employers low. It provides medical coverage and a portion of a workers salary when they suffer an injury on the job.

In states with privatized Workers Comp the cost is much higher because of the different busi-

ness model. And Washington employees receive far greater benefits than those in privatized systems.

The new Initiative I-1082 is trying to make our system privatized which would dramatically change our current system and have a negative affect on both the economy and workers benefits.

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Insurance Corner with Donnie Brummer



Chance of Rain?? Invest in a Big Umbrella!

When you are walking in the rain with your family using a single umbrella, it has to be large enough or someone will get wet. If it is not big enough you have to decide what will get wet- your sons shoulder, your back, or your wife's hair. Liability insurance is just like that umbrella. If

you don't have enough, and a claim is filed against you, you will be forced to choose something to sacrifice. This can be a choice between losing your house, your cash reserves, or your investments. And future purchases you wanted to make all go down the drain- rental properties, a family boat, and the funds set aside for your children's college education. These are all things you are risking without having adequate liability limits. You need to have enough coverage so you will not have to sacrifice if involved in a serious auto accident.

Luckily, there is something called a Personal Umbrella Policy. This umbrella policy is essentially, a large amount of liability insurance that floats over your homeowners insurance and auto policies. In the situation that there is a large

liability suit against you and your current limits are exhausted, the excess amount would be taken from your assets or possessions. Your home, cars, Vacation home, boat, jewelry, cash reserves, and investments-everything you own is fair game. Protect what your family has worked hard to earn by purchasing an adequate policy.

The umbrella policy that I recommend to a family of 4 that owns their home, is \$1 million. An average cost of an umbrella policy in King County for a family with two cars is \$180 a year. That is 1,000,000 in coverage for only \$15 per month. For a small amount of money you can protect your house, cars, and child's education.

For more information about Washington auto insurance visit www.BrummerInsurance.com

The Truth Behind I-1082 *(Continued from Cover)*

Bad for Small Business

Insurance companies under this initiative will be able to pick between large and less risky companies and raise the rates for smaller businesses without as much clout. Even the supporters of the initiative have declared, "this will increase costs for some employers". The premiums will increase dramatically- by as much as 18% for the average business owner. The estimated increased in cost: \$315 million for the small businesses in our state.

Bad For Taxpayers

The estimated cost for the State is estimated at \$250 million. For a state already in a considerable amount of debt this is an added expense the tax payers do not need.

Bad for Workers

I-1082 offers no protection if an insurance company declares bankruptcy. So if a company has been paying their premiums and suddenly the insurance company folds there is no accountability and nobody to continue providing the services that have already been paid for.

Insurers would be allowed to set their own rates with hardly any regulations or oversight. I-1082 makes workers comp insurance companies exempt from the Insurance Fair Conduct Act which was approved by voters in order to keep the large insurance companies in check. This would enable insurance companies to delay and deny legitimate claims with practically no accountability.

For more information on I-1082 and its effect on our economy visit www.voteno1082.com.

Uninsured Motorist Hits Man 3 Times

90-year old Henry Oslund was walking through the parking lot at a local 7-11 on Tuesday, September 14th when he was struck by an SUV. The SUV driver then backed up, running over the old man, and then frontwards again running over him a second time. The elderly man was left in critical condition, and quickly transported to Harborview Medical Center where he has been undergoing a series of surgeries.

What's worse than this horrible accident is that the SUV driver

was without auto insurance and since the accident occurred on private property and the driver was not behaving recklessly he was able to leave the scene without so much as a ticket. This is not the first time the driver has had an infraction, however, this is the third time he has been caught without insurance showing that perhaps the consequences for uninsured motorists are not high enough.

The only way to protect yourself from uninsured motorists is by

purchasing adequate Under-Insured and Uninsured motorist insurance on your auto insurance policy.

Medicare will pay for a portion of the medical expenses, but Henry and his wife will still be left with extensive bills after the extensive stay in ICU and 5 scheduled surgeries. Donations are being accepted at all US Bank branches under the Henry Oslund fund.

Halloween Safety Tips *(Continued from Cover)*

•Don't Pass Stopped

Vehicles. Vehicles stopped along the side of the road are more likely than not letting children out to go trick-or-treating. The kids may end up crossing the street or going around the car.

•**Letting your Children Out of the Vehicle.** Pull over to a safe area to let your children out of the car.

•**Check Candy:** Check all candy for tampering before your child eats it.

Costume Safety

•**Visibility:**

◇Make sure your child's costume promotes visibility. Reflectors, glow sticks or flashlights are necessary to make your child visible to drivers along the road.
◇Also make sure your child's costume doesn't obstruct their peripheral vision. Ensure masks

have large enough holes for your child to see what's going on around them.

•**Props:** props such as daggers, and swords etc. should not have pointy or sharp edges that your child can injure themselves on. Tripping and falling on a pointy object can lead to a serious injury.

Kid Safety

•**Strangers:** Emphasizing that kids should not get in vehicles with strangers is extremely important around Halloween when it seems as though kids can trust anyone- heck everyone is giving them candy. But it is important to teach your kids not to go anywhere with strangers.

•**Sex Offenders:** Make sure you familiarize yourself with where sex offenders are around your neighborhood. Visit

www.nationalalertregistry.com to see where sex offenders are located.

•**Cell Phone:** equip your child with a pre-programmed phone particularly if they are going out on their own. Make sure they know to call you at least every hour.

•**Plan a Route and Stick with It:** set a route for your child to follow and make so it is followed. You can ensure their safety by picking areas with less traffic, and increased visibility (street lights).

•**Check -In:** If your child is at a party make sure you have the phone number and address and require them to check in at specific times. If your child is trick-or-treating require updates on where they are etc.

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Halloween Trivia

What is Jason Epstein's 6-year-old son, Quinn, going to be for Halloween?

First person to e-mail the correct answer to bailie@plg-pllc.com wins a Starbucks Gift Card!



Don't Let the Insurance Companies SCARE You!

Before you talk to the insurance company regarding your claim do your research! Insurance Companies have tricks up their sleeves which they use to reduce the payout on your claim. You Can avoid these schemes by reading the quick legal guides Straight Talk Law Provides to you and by talking to a trusted personal injury lawyer.

FREE Legal Resource Book!!

The Truth About Buying Washington Auto Insurance
The Trust About Washington Auto Accidents
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