

The Straight Talk

STRAIGHT TALK

LAW

Happy New Year!

From Premier Law Group and Straight Talk Law

Whiplash 101

January
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January Calendar:

- 1/1 New Years Day
- 1/11 Amelia Earhart Day
- 1/17 Martin Luther King Jr. Day
- 1/19 Tu B'Shevat

Win a
Starbucks
Gift Card

(Details on Back)

Whiplash is a common injury which plagues millions of people every year. As whiplash is largely caused by a force snapping the head forwards and backwards it is no shock that auto accidents are the leading cause of whiplash injuries. In fact, 1 in 5 people involved in a rear-end collision will develop some level of whiplash. Though the majority of whiplash victims recover from their injuries within a few months, 25% are forced to live with the pain for the rest of their lives.

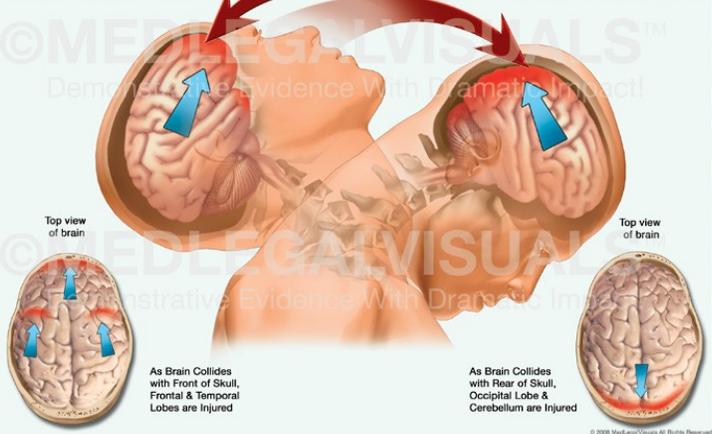
What Is Whiplash??

Whiplash is a strain or injury to the ligaments, tendons and muscles in the neck. This strain is

MECHANISM OF WHIPLASH INJURY OF THE BRAIN

A. As Head is Thrown Backward, Brain Collides with Front of Skull

B. As Head is Thrown Forward, Brain Collides with Rear of Skull



caused by hyperextension and hyperflexation- or the neck snapping forwards and then

backwards.

Continued on Page 3

New DUI Laws??

Since automobiles first hit the market, drunk driving has been a problem. In fact, the first DUI laws were put into place in 1910, well before most of the population was able to afford an automobile. Since this time, DUI laws have had frequent changes and amendments; gradually reducing the legal limit from .15 to .08 and making harsher penalties for offenders. In spite of the constant changes, DUI laws still seem inefficient as 40% of all fatal auto accidents are caused by drunk drivers. Washington State's newest proposed anti-drunk driving legislation, how-

ever, is attempting to amend this.

Washington's government is now pushing a "No Refusal" policy for the state, which would help prosecute drunk drivers. This new policy would allow police to get search warrants for blood samples of those who refuse to take a breathalyzer test. With 1 in 4 drunk drivers refusing the test and the breathalyzer being one of the only forms of concrete evidence of a DUI, this new legislation could help prosecute thousands of drunk drivers. In spite of all of the DUI laws, the United States is still signifi-

cantly behind other countries in controlling the drunk driving problem. While the U.S. has the oldest drinking age, we have the highest number of fatal drunk driving accidents all because of our weak DUI laws.

Through check points, mandatory breathalyzer tests and imprisonment for first time offenders; Australia, Germany and Great Britain have all made significant strides in the fight against drunk driving.

Continued on Page 2

Insurance Corner with Donnie Brummer



UIM/UM coverage and why its vital.

NOT EVERY DRIVER IS A RESPONSIBLE DRIVER.

As safe drivers, we are in a routine of obeying street signs, speed limits, and always using our turn signals. If you're ever involved in an accident, your insurance policy typically keeps you protected. Knowing this should give you piece of mind, however, there are individuals on the road who don't practice the same safety precautions. So if you're involved in an accident with a motorist lacking the correct coverage, you could be responsible for taking care

of any medical payments, damages, etc. with your own money.

IT'S IMPORTANT TO BE PREPARED FOR EVERYTHING

Uninsured/Underinsured Motorist Coverage gives you the assurance that your medical expenses will be covered. If the driver at fault does not have adequate liability to pay for your injuries and damages, you'll be compensated for the amount in which you are legally entitled to. UIM/ UM insurance also takes care of property damage in many states.

What is UIM/UM Insurance??

UIM/UM Insurance is coverage that will take care of the cost of treating injuries caused to you and your passengers if you were involved in an accident with a driver who has little or no insurance. Here is what qualifies as UIM/UM coverage:

- Does not have insurance
- Has insurance, but does not meet the state minimum liability requirements.

- The insurance company has denied claims or the individual has not been able to pay his/her premiums regularly. Is a hit-and-run driver.

What are Washington's UIM/UM Insurance Laws and What Does it Cover?

Uninsured and Underinsured Motorist coverage's are optional in Washington State, however; they must be offered by an insurance carrier and rejected in writing by the policyholder if they do not want these additional coverage's.

In Washington, Underinsured Motorist Bodily Injury is an optional coverage that pays for medical expenses, lost wages, and other damages when policyholders, authorized drivers, or passengers are injured in an accident caused by a driver who has insufficient auto insurance coverage.

For more information visit www.brummerinsurance.com

New DUI Laws?? (continued from cover)



Below is a list of the current Washington State DUI Laws and Penalties. With or without stricter legislation, the fight against drunk driving

needs to happen on an individual basis. We all need to do our part to not drink and drive. Contact the police immedi-

ately if you see a driver that appears to be intoxicated- your phone call can save a life.

Implied Consent Laws

Laws demand possible drunk drivers to submit to a breath, blood or urine alcohol test. Refusal carries penalties that can include obligatory suspension of a driving license for up to a year.

Blood-Alcohol Concentration

Any driver with a BAC - above .08 percent is "per se intoxicated" under the law. This is all that is needed for a DUI.

Zero Tolerance Blood-Alcohol Concentration

Washington DUI Laws/Penalties

Persons under the age of 21 driving with .02 percent BAC or higher are DUI.

Administrative License Suspension/Revocation Penalties

These are *minimum mandatory* penalties for drivers with a BAC above .08 or drivers refusing to submit to alcohol test. Penalties involve suspension or revocation of the driver's license for 90 days; for the second offense, one year; for the third offense, three years.

Ignition Interlock

An ignition interlock device attaches to the DUI offender's car and requires the driver to do a breath-test before the vehicle will start.

Mandatory Alcohol Education and Assessment/Treatment

Alcohol education and prevention program, treatment, and evaluation of a person for possible alcohol or drug craving can be required for DUI drivers. These steps are often recommended

Whiplash 101 (continued from cover)

When these soft tissues are strained or torn the neck becomes sore or stiff. This strain often affects the shoulders and can lead to chronic headaches. In severe cases the nerve may also be affected leading to numbness or tingling in the hands and arms and discomfort in the neck.

What Causes Whiplash??

Whiplash can be caused by any force that sends the head snapping forwards and backwards, but mostly occurs in rear-end auto accidents. Surprisingly, the level of whiplash injury does not correlate with the severity of the accident, often a relatively insignificant auto accident can lead to life-long whiplash problems.

How Is Whiplash Diagnosed??

Since whiplash is a strain to the soft tissues in the neck, it is impossible to see in an x-ray, CT scan or MRI, so diagnosis is usually based upon the symptoms and background of the injury.

What Treatment Options Are There for Whiplash??

Treatment for whiplash depends largely on the patient's physician, but research shows that victims that continue with their daily activities and exercise their neck recover more quickly than those who rest and immobilize their neck. Pain medications are often

prescribed. Most recover in a few months, but some injuries last a lifetime.

What Should I Do If I Suffer Whiplash??

If you have been the victim in an accident and think you may be suffering from whiplash it is important that you deal with the symptoms quickly. In the first 24 hours you

should apply ice to the neck for 20 minutes every hour to help relieve inflammation and take anti-inflammatory medication to relieve the pain and inflammation. Follow the Whiplash Injury Exercises below to help speed up recovery. Consult a physician to determine the best course of action and contact a local personal injury attorney to discuss your case.

Whiplash Injury Exercises

1. Stand against a wall with your head facing forward and move your eyes so you look towards the two, four, eight, and 10 o'clock positions. Repeat this a few times. This causes a slight movement in some deep muscles in the back of the head.
2. Take a step forward and perform the following movements.
3. Bend the back of the head carefully forward as if taking a bow. Return to the starting position with your head straight and facing forward.
4. Draw the chin in towards your neck and bend the head carefully forward. Return to the starting position.
5. Bend the head backwards far enough to look at the ceiling. Return to the starting position.
6. Tilt the head sideways, so the right ear is near the right shoulder. If possible try to maintain the glance at a fixed point at eye level. Return to the starting position. Repeat this action with the head tilted to the other side.
7. Turn the head as if trying to look backwards over the shoulder, first to the left and then to the right. Imagine following a horizontal line on the wall at eye level.
8. You can also use a beach ball or a soft ball to exercise the head and neck muscles. Place the ball between the wall and the forehead and then try to move it around on the wall in circles or figures of eights. Repeat the exercise, this time placing the ball between the back of the head and the wall.

Jason Clause

Last month we had a giveaway for a gift of up to \$100.00 for one deserving person. After reviewing the entries, however, we have decided to grant two wishes this holiday season.

The first gift is to a woman that has struggled getting out of a bad relationship, and going back to school as a single mother of 5 children. She graduated and found a job, but after receiving very little support from her ex-husband could use a little help getting to and from her new job. We

have sent this strong woman a \$75.00 gas card to help with the transportation costs.

The second request we were extremely touched by. A young girl wrote in requesting money to buy her mother clothes for Christmas. The young girl's father was out of work during the snow storm making money a little tight for the Christmas season. Her mother, however, has been giving 100% to everyone

around her—taking care of her children, husband and even her sister who must be taken to doctors appointments every week. In all this hustle and bustle she has spent more time taking care of others than herself and her daughter would like to give her some new clothes for the holidays. So we are sending this woman a \$75.00 gift card to Macys.



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TRIVIA QUESTION OF THE MONTH

What was Disney's first full length feature film?

First person to email the correct answer to **Bailie@plg-pllc.com** will win a Starbucks gift card!!



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