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The STRAIGHTTALK

Dates to Remember

July 4th
Independence Day

July 11th
World Population Day

July 19th-21st
Bite of Seattle

July 24th
Amelia Earheart's Birthday

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Trivia

Water Park Safety Tips!

One of the most exciting things about summer in the Seattle area is peak season for Wild Waves and other water parks. It can be a fun way to spend the day with your family, but can also provide a unique set of safety issues. It's important to take some simple precautions so that your day doesn't take an unfortunate turn.

1) Life Jackets. You might not think about life jackets for a water park because the water is so shallow, but even in shallow water a life jacket can mean all the difference in an emergency. Most water parks provide life jackets but you should check to make sure there will be one that will fit your child properly.

2) Supervision. Even though there will be trained lifeguards at the park to keep your family safe, it's important that you supervise your children at all times. Make sure that your kids also understand the importance of staying in your sight in a busy park.



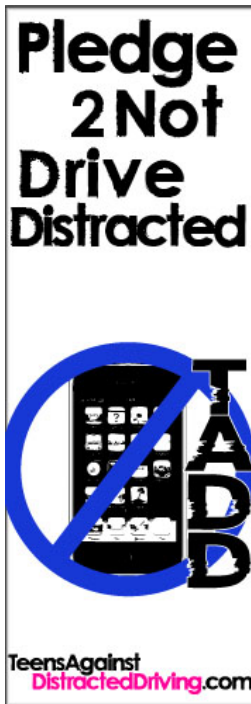
3) Sun Care. One of the easiest and quickest ways to get hurt at a water park is being unprepared for the sunshine. Staying hydrated and wearing sunscreen will keep everyone playing all day. Don't forget your sunglasses, either!

4) Listening. Before going to a water park with your children, talk to them about the different people who will be keeping them safe at the park. They should be prepared to listen to any lifeguards and park personnel, as well as follow your instructions immediately.

5) Hygiene. Make sure to rinse before and after playing on the attractions, and explain the importance of never swallowing the water. It's also important to wash your hands thoroughly before eating.

Check out the back page for a trivia contest and a chance to win a free Starbucks giftcard!





Texting and Walking: The New Danger for Pedestrians?

As you phones younger than ever before know, and you have a recipe for disaster. texting and You should encourage the driving is an perpetual pedestrians in your life to issue avoid using their phone while at important to intersections or walking on roads us here at with no sidewalk. Unfortunately you PLG. Through our organization cannot trust drivers to see you, so Teens Against Distracted Driving, it's important to be alert at all times. we aim to teach teenagers about If you do need to send a quick text, how dangerous it is to use your just step to the side of the sidewalk phone while behind the wheel. and send your message before However, with gas prices rising and continuing. That was you avoid any environmental concerns, more and embarrassing collisions with other more adults and teens are pedestrians, and you can be sure choosing to walk where possible. you will be crossing the street Add to this that kids are getting cell safely.

Find out more at www.teensagainstdistracteddriving.com

New to PLG is Sam Fletcher, our Client Relations Director! A graduate of Cambellsville University, Sam has a BA in Communications and a Masters Degree in Religious Studies. A recent transplant to the Eastside, Sam lives with his wife of seven years and enjoys cooking, sci-fi and action movies, and science documentaries. He also once lived on an organic farm and delivered a baby goat himself, a skill he knows will come in handy here at our firm.



The Bite of Seattle is coming up on July 19-21st, and here at Premier Law Group we are very excited about eating some great food! We are also excited because an amazing local charity is being benefited: Food Lifeline. Food Lifeline helps provide food for shelters, food banks as well as getting prepared meals form local restaurants to families in need. You can learn more about how to help at www.foodlifeline.org.

Insurance Adjusters: Myths and Misunderstandings

By Jason G. Epstein

Because you and any other parties involved in your accident pay for car insurance, you might assume that the adjusters involved with your case will be fair and work to get you what you need. Unfortunately, this is not always the case, since adjusters are there to help the insurance company's bottom line. Here are five common myths and misunderstandings about dealing with insurance adjusters:

Myth #1: You must sign every document the adjuster sends you. You are not required to sign a release of information for the other person's insurance company. While adjusters may want to look at your medical and employment records to assess your injuries, they do not have a right to the documents unless a lawsuit has been filed.

Myth #2: You have to give the adjuster a recorded statement. If a lawsuit hasn't been filed, you do not have any obligation to give a statement to the other guy's insurance company, recorded or otherwise. In fact, these often work against you because the adjuster can ask virtually any question without objection and the claimant locks him or herself into answers early in the claim. Often an attorney will sit in on a recorded statement to protect your case.

Myth #3: Insurance adjusters are always honest with claimants. In the days after a claim is opened, the adjuster's goal is to find out as much as possible about a claim to find any weaknesses to exploit. There have been documented instances of insurance companies using fraudulent means to get a claimant to accept a low settlement offer.

Myth #4: The insurance company will make a reasonable offer to settle your claim to avoid having to hire an attorney to defend the case.

This is simply not true. The insurance companies see this as nothing more than a cost of doing business. Also, there is an increasing trend towards insurance companies using in-house counsel, meaning that they don't have to pay attorneys by the hour to represent them. Therefore, these companies are not saving money by avoiding a lawsuit.

Myth #5: There is a set equation to estimate the value of a claim. You might have heard that a claim should be worth three times the amount of medical bills that you incurred from the accident. However, the reality is that every case is different. Don't listen to people tell you how much they think your case is worth or how much they or someone they know received for an accident. Every case is unique and only an experienced personal injury attorney can offer sound advice about the value of your case.

Do you have questions about your insurance policy or claim?

Email me at jason@plg-llc.com



We need your nominations for Teacher of the Month! We'll be taking a break for the summer, but want to start the school year off right with some amazing teachers to honor. Email Julia@plg-llc.com with your nominations today!

July 4th is a time to celebrate our great country, so here are some America-centric trivia questions to test your knowledge!

- 1) Who was the first female member of congress in the United States?
- 2) Which document contains the phrase "life, liberty and the pursuit of happiness?"
- 3) What event occurred on July 4th, 1776 that we still celebrate today?

Email your answers to julia@plg-pllc.com to win a Starbucks giftcard!



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<http://bit.ly/PLGReview>

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