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ATTORNEYS AT LAW



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FIGHT the Goliaths of the LEGAL SYSTEM
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be wary of insurance adjusters **AFTER AN ACCIDENT**

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Get to know us!



If you've sustained serious injuries from a car or truck accident, the emotional toll stemming from the ordeal can be every bit as severe as the physical issues you are facing. During this difficult time, you may even feel

the need to tell your story to someone who is willing to listen, someone willing to lend a sympathetic ear to help you feel better about things. Be careful, though – a long-winded, friendly conversation is best saved for family or friends, not insurance company claims adjusters.

An insurance claims adjuster will often take on the role of sympathetic listener when on the phone with you – the victim. As tempting as it may be to let emotions from the situation come

out during that conversation, doing so can jeopardize your personal injury claim. Remember, the person on the other end of the line is employed by the insurance company and is looking to save the company as much money as possible. While pretending to be your confidant, the insurance adjuster is carefully trying to lure you into a false sense of security where you could say something that might reduce or even sink your injury claim altogether.

The claims adjuster may even go as far as to say that the insurance company wants to help you out by paying for your medical bills, lost income, and even your pain and suffering. This is nothing more than bait, so be vigilant of insurance claims adjusters who seem overly willing to chat. Every one of these phone calls is record you and can affect a personal injury claim. Even correspondence through the internet is tracked.

An experienced personal injury attorney knows all of the typical tricks and tactics that insurance companies and their employees use to try to limit or deny your claim, and he or she can help protect your rights. ■



AM I SAFER IN AN SUV or a car?

The debate has endured for years with no clear cut winner.

While SUVs are larger and seemingly better able to protect passengers in an accident, they can have a tendency to roll over, which can greatly increase the likelihood of deaths resulting from a crash. Cars, on the other hand, typically roll over less than SUVs, but are much smaller than SUVs and therefore may leave passengers less protected in an accident.

So, which vehicle is safer?

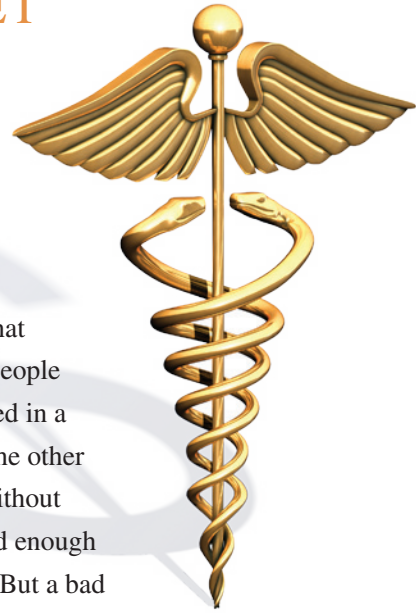
A 2007 report by the Insurance Institute for Highway Safety (IIHS), which focused on crash statistics from 2002 to 2005 and car model years ranging from 2001 to 2004, found that SUVs generally were safer than cars. In a comparison of driver death rates by vehicle type, 12 of the 16 worst rated vehicles were cars.

Of the 15 best rated vehicles, SUVs accounted for 7 spots, while only 5 cars made the list. It should be noted that there is some disparity among SUV types as the same study showed that SUVs classified as mid-sized or large were safer than SUVs categorized as small or very large.

Crash statistics from 2005 by the National Highway Traffic Safety Administration (NHTSA) corroborate the IIHS's findings. According to the NHTSA, driver fatalities from any type of crash were less in SUVs than in cars, and the gap steadily widens each year. ■

warning:

DON'T LET
THIS
HAPPEN
TO YOU



It is so unfortunate that we often hear from people who have been injured in a car wreck in which the other driver was driving without any insurance – a bad enough situation on its own. But a bad situation can quickly turn into a disaster if the person who was injured was not carrying enough uninsured or underinsured motorist coverage (UM/UIM).

Medical bills from serious injuries can easily run hundreds of thousands of dollars, leaving you in financial ruin and unable to cover the cost of your injuries.

The best way to protect yourself is by buying high levels of UM/UIM coverage. UM/UIM coverage is very inexpensive (in some cases, \$1 million of coverage can cost you less than an additional \$50 per year for your premium), plus it will cover you in the event that the person who causes the accident doesn't have auto insurance or has less than you do.

UM/UIM insurance can pay for your injuries, medical bills, lost wages and any pain and suffering damages you are entitled to as well as provide coverage for future medical bills. If you are unsure if you have adequate insurance coverage or have questions about UM/UIM coverage, please contact our office. ■

dog bites and children

While dog bites are a serious problem in this country for people of all ages, it is estimated that more than 4.7 million people are bitten each year – children, still being the most vulnerable among us. According to the Centers for Disease Control and Prevention (CDC), the rate of dog bite-related injuries is highest for children between the ages of 5 and 9.

If you are looking into getting a dog, the CDC recommends that you:

- Consult with a professional such as a veterinarian or responsible breeder to learn about breeds of dogs that might be a good fit for your family.
 - Avoid dogs with histories of aggression if you have children.
 - Hold off acquiring a dog if you sense that a child is fearful or apprehensive about it.
 - Try to spend time with a dog before buying or adopting one and use caution when bringing a dog into the home of an infant or toddler. Nearly every dog should be spayed or neutered which can help reduce aggressive tendencies.
 - Never leave infants or young children alone with any dog.
- Avoid playing aggressive, rough games with your dog.
 - Properly socialize and train any dog entering the household. Teach the dog submissive behaviors (e.g., rolling over to expose abdomen and relinquishing food without growling).
 - Immediately seek professional advice from a veterinarian or animal behaviorist if the dog becomes aggressive.

The bottom line is that a little planning and preparation can help reduce the chances of a child being bitten. ■



FAQ



How do personal injury lawyers charge for their services?

Most personal injury law firms work on a contingent fee basis, which means that they charge a percentage of the recovery, typically between 25 to 40 percent, but only if you win your case or get your case settled. If there is no recovery, you owe the law firm nothing, which makes it possible for anyone, regardless of their financial status, to hire a skilled attorney to represent them in an injury claim. ■

March Important Dates

March 8 – Fat Tuesday; Mardi Gras | March 9 – Ash Wednesday | March 13 – Daylight Saving Time Begins | March 17 – St. Patrick's Day | March 20 – First Day of Spring



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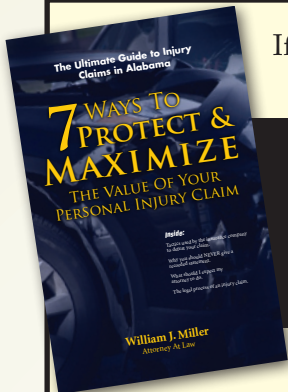
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warning:

DON'T LET THIS HAPPEN
TO YOU – SEE PAGE TWO.

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“7 Ways to Protect & Maximize the Value of Your Personal Injury Claim”

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