



The Road to Justice Starts Here

This Could Well Be the Single Most Important Type of Auto Insurance You Carry (And You Probably Don't Have Nearly Enough of It)

We regularly meet with potential clients who have been seriously injured in a car wreck. Their stories of how the accident unfolded and the injuries they sustained can be truly heartbreaking, especially when the driver who hit them has little or no insurance. Most drivers in South Carolina only carry minimum limit policies, which frequently are not enough to pay for medical bills and other damages caused by their negligence.

When this is the case, one of the first questions we ask is, "What does your own auto insurance look like? Are you fully insured?" Invariably, their response is, "Yes, I'm fully covered."

The reality, though, is usually quite different, since the vast majority of accident victims (and most drivers for that matter) don't have nearly enough of what is known as Uninsured or Underinsured Motorist Coverage (UM/UIM).

Unlike liability coverage, which insures you if you injure someone else in an accident, UM/UIM coverage protects you in the event that the person who hit and injured you has little or no insurance.

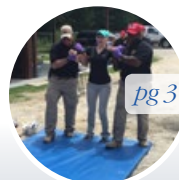
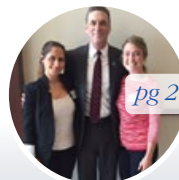
Problem is, since so many drivers carry the bare minimum in liability coverage or don't have any insurance at all, you're left in a disastrous situation if you are hit by one of them and you or your passengers suffer serious injuries. Any sort of a hospital stay, surgeries or ongoing medical care can easily run into the hundreds of thousands of dollars.

Here's the real kicker—UM/UIM coverage is actually very inexpensive. In fact, a \$1,000,000 UM/UIM policy usually isn't that much more per month than a \$25,000 policy. So, do what you can to protect yourself and your family—make sure you are carrying a high amount of UM/UIM coverage on your policy.

If you have any questions about your auto insurance and the coverage you have in place, please don't hesitate to call our office. ●



September 2016 News



Presentation for Magistrate Judges



On April 15, 2016, attorney James Snell spoke to a group of approximately eighty Magistrate Court judges on the topic of DUI law. The event was the Magistrates Advisory Council Intensive Training Seminar sponsored by the South Carolina Commission on Prosecution Coordination and the South Carolina Judicial Department. This event is held annually to assist to assist Magistrate judges in fulfilling their mandatory continuing education requirements. The event was held at Midlands Technical College's Northeast Campus.

Of the approximately eighty judges in attendance there were several from around Lexington and Columbia. Mr. Snell's topic included an emphasis on the breath test procedure, touching on points including infrared absorption spectrometry (the technology used by the machine analyzes breath to estimate BAC), breath test video recording requirements, and the responsibility of police officers to assist individuals with obtaining their own independent blood test.

Training, such as this program, is an effective way to make sure that Magistrate judges are able to stay abreast on recent legal developments. As DUI is a complex and ever-changing area of the law, this is even more important when hearing and deciding issues arising in the trial of DUI cases. ●



Attendance at the Diversity Lunch Series by the South Carolina Bar



Vicki Koutsogiannis and Caitlyn Lovette with Rick Hubbard

Attorney Vicki Koutsogiannis and Intake Specialist Caitlyn Lovette attended the most recent Diversity Lunch Series held by the South Carolina Bar on Wednesday, July 27, 2016 in Columbia, South Carolina. This lunch series featured the topic of ***Interacting with Law Enforcement: Your Rights and Your Safety***. This series included a four-person panel of newly-elected Solicitor of the Eleventh Judicial Circuit, Rick Hubbard, Professor of Law from the University Of South Carolina School Of Law, Susan Kuo, Attorney James Shadd, and Public Information Officer for the Richland County Sheriff's Department, Lt. Curtis Wilson.

Many topics were raised discussing the current media hype concerning traffic stops and the concerns regarding law enforcement actions during these stops. There has been a significant rise in media showings of videos taken by victims or witnesses during stops and instances involving law enforcement officers, which have raised the public's concern regarding law enforcement. ●

Attendance at the Richland County Sheriff's Department's Media Academy

Our own Caitlyn Lovette was the only representative from any Law Firm to attend the August Media Academy hosted by the Richland County Sheriff's Department. The Program included hearing from Richland County Sheriff Leon Lott and learning Use of Force protocols from Training Captain Rachel Flowers, as well as field training performed by all participants at the academy under the supervision of the Training Instructors.

The field training included a voluntary exercise of the effects of the Taser Gun. Caitlyn volunteered to be an example and was actually tased. Other activities including firing live rounds at a non-moving target posed as a suspect, physical training obstacle course, and a traffic stop scenario. The traffic stop scenarios placed each participant with a partner where they posed as officers and performed common traffic stops. Each scenario was different and the participants had to react the way they felt that the Officer typically should.

Caitlyn's had a great time (except while being tased), and this experience will help her better understand communicate with clients after a difficult arrest. ●

September 2016 Important Dates

- September 5
Labor Day
- September 11
Patriot Day
- September 11
Grandparents' Day
- September 22
Fall Begins



Caitlyn Lovette Being Tazed





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Legal Question of the Month

Last year I fell behind on my credit card bills. I am now getting all kinds of letters and calls from collection agencies, and I've been told that they are going to be suing me for the money. Should I file bankruptcy?

South Carolina law automatically provides you with protections against debt collection. There is no wage garnishment (outside of child or spousal support debts). This means that even if you are successfully taken to court, the money can't be taken from your paycheck. The court will never order you to pay your credit card debt.

Credit card debt is unsecured. This means unlike a mortgage (secured by a house) or an auto loan (secured by a car), there is nothing that the credit card company can repossess. This, combined with the lack of a garnishment mechanism, means that in most instances it is impossible for the collection agencies to actually force anyone here to make a payment. In last month's column I wrote about being judgment proof – this is another example. If you do get served with lawsuit paperwork you should still consult with a lawyer to see how to respond.

You probably don't need to file bankruptcy for just credit card debt. A bankruptcy can stay on your credit report longer than if you just simply stop paying a bill and allow it to charge off. You also can notify the collection agency in writing that they are no longer allowed to call you, and under the Fair Debt Collection Practices Act they must honor this request.

Do you have a legal question that you'd like to see answered here? E-mail it to intake@snelllaw.com. Put Legal Question of the Month in the subject line. Questions may be edited to remove identifying information. If your question is used you will receive a \$25 Starbucks gift certificate. •

