



The Road to Justice Starts Here

Don't Let That Insurance Adjuster Bully You



People are often surprised to find out that insurance adjusters and the companies they work for are not on your side. Make no mistake: insurance adjusters are well-trained employees who have one goal in mind – to limit the amount of compensation paid out for your claim (or to deny it altogether). And, they've got lots of tricks and tactics up their sleeves to achieve their goal, including:

- Trying to get you to give a recorded statement in the hopes that you will make a mistake in your recollection of the accident, omit key details or prior injuries or maybe even admit that you were partially at fault for the accident;
- Asking you to sign a medical release form, which gives them access to all of your medical records. This isn't done to make sure you get a fair settlement; instead, it's done to find evidence of pre-existing injuries or other factors that can minimize your claim or lead to it being denied;
- Pressuring you to accept a lowball settlement offer within days of the accident. Again, the adjuster isn't worried about you getting fair compensation to cover your medical bills or help to ensure your future financial security. He or she simply wants you to accept a low amount of money that will limit the insurance company's payout;
- Trying to talk you out of hiring an attorney (which the adjuster knows will almost certainly lead to you receiving more compensation);
- Delay and drag their feet on your claim hoping that you might give up, accept a low offer or maybe even pass away.

We know all of the tricks insurance companies will use to gain an advantage over you. Call us to level the playing field. •



October 2016 News



Keep Your Cool on the Roadways

The National Highway Traffic Safety Administration (NHTSA) makes a clear distinction between road rage—purposely endangering another driver, or committing assault with a motor vehicle or other dangerous weapon upon the driver or passengers of another motor vehicle—and aggressive driving. Road rage is a criminal act; aggressive driving is a traffic offense. But there is an obvious link, too.

Aggressive driving may escalate into an act of road rage by the aggressive driver. An aggressive driver may also spark road rage by another driver. Aggressive actions include speeding, trying to beat red lights, tailgating, changing lanes quickly and often, making obscene gestures, blocking or cutting off other drivers, and frequently laying on the horn, among others.

An inconsiderate driver—for instance, one who doesn't use turn signals, drives well under the speed limit, talks on their cell phone while driving, accelerates unevenly, etc.—may also trigger an instance of road rage by another driver. (It doesn't justify road rage, but general awareness and proper driving habits can help avoid some of it.)

The NHTSA offers the following eye-opening statistics:

- Roughly 66 percent of traffic fatalities are caused by aggressive driving.
- Approximately 37 percent of aggressive-driving incidents involve a firearm.
- Half of drivers on the receiving end of an aggressive behavior return the favor.
- Two percent of drivers in a survey admitted to trying to run an aggressor off the road.

As difficult as it may be, *do not react* to someone you've agitated on the road (whether it was your fault or not). Avoid eye contact with the aggressive driver, and follow the rules of the road. •



Stronger Passwords Made Easy



Passwords may be necessary for online security, but there's a problem with the jumble of letters (lowercase and caps), numbers, and special symbols being used in many security systems: People can't remember them! Throw in the fact that many passwords expire in 90 days or less and you have a recipe for frustration.

A new password standard is emerging, thankfully. A federal agency, the National Institute for Standards and Technology, has thrown its weight behind an overhaul of the password system. They encourage longer passwords—up to 64 characters instead of 16—and an end to the quick expiration of passwords. More and more businesses are lending their support to the new proposals.

Though longer passwords, or “passphrases,” may sound more complex, they can consist of *straight text*, if the user prefers. They are far easier to remember and have been shown to be just as secure as traditional random passwords, as their sheer length can befuddle hacking programs. Memorable and secure—that's a good combination. Now, if someone wants to throw in a special character or two, all the better as far as security goes.

As businesses and government agencies enable passphrase usage, one helpful recommendation is to avoid passphrases that include song lyrics, popular quotes, well-known dialog, poems, or titles. Hackers can download oodles of information to lock onto these. One suggestion is to try using a nonsensical sentence instead. You can test your passphrase by googling it. If Google completes the phrase before you finish typing it, you might want to think about another passphrase. •

Legal Question of the Month



Help! Last week my new car wouldn't start. The check-engine light came on. When I looked under the hood I found squirrels had been gnawing at the wiring. No one believes me, but here is a picture to prove it. Now the repair bill is going to be over \$1,500. Will my insurance pay? Who can I sue?

I've heard of muskrats eating boat wiring, but this is the first time I've heard of squirrels chewing through car wiring. I did a quick Internet search and found out that this is an actual thing that happens with some frequency.

If you have comprehensive coverage then your insurance company should cover this damage. Comprehensive provides coverage for damage to your vehicle not caused by a collision. Comprehensive insurance is optional if your car is paid off, but typically required if you are financing or leasing a vehicle. If you don't have comprehensive coverage you may be out of pocket for the repair.

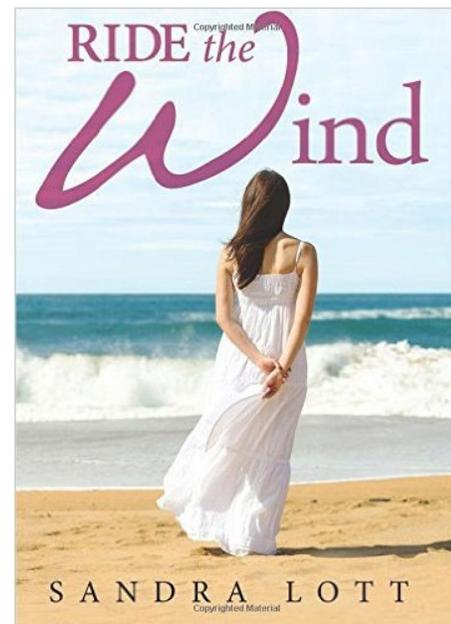
As far as a lawsuit goes, you won't have any options. Squirrels, as with other wild-life, are property of the government. South Carolina law does not provide for any type of claim or liability in this situation. Although there are no published cases discussing squirrel liability there are cases dismissing deer collision suits against the state, and the same legal principals would apply.

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. •

Challenging CDV used by author Sandra Lott

In Sandra Lott's latest novel, "Ride the Wind", one of the characters is arrested in South Carolina for criminal domestic violence. As part of her background research she located our domestic violence defense website www.cdvlawyer.com and reached out to James Snell for information on our laws and court procedure. After speaking with Ms. Lott he mailed her a copy of his book "Challenging CDV" This is the book on how to defend against a South Carolina domestic violence charge, and goes into significant detail on the relevant court procedures. Ms. Lott thanked him for his help in her book's introduction – and sent our office an autographed copy.

"Ride the Wind" is available through Amazon.com or your local bookstore. You can get your own copy of "Challenging CDV", now in its 2nd edition, for free from our office. Just give us a call and we will put a copy in the mail to you. •



October 2016 Important Dates

October 2-4
Rosh Hashanah

October 10
Columbus Day

October 12
Yom Kippur

October 16-23
Sukkot

October 30
Mr. Rogers' Birthday

October 31
Halloween



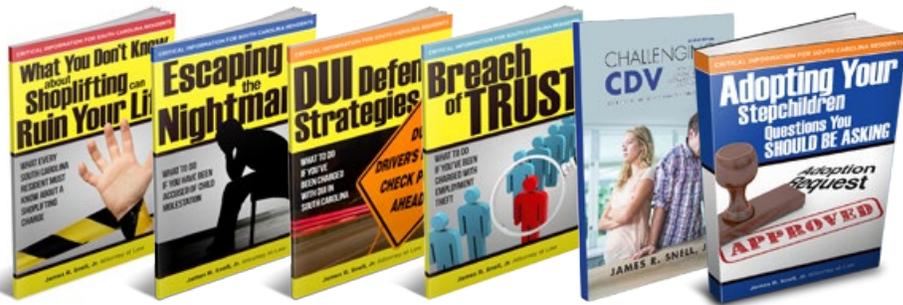
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Key Reasons to File a Personal Injury Claim

Let's face it; there are lots of folks around who think that the only people filing personal injury claims are the ones looking to make a quick buck or "hit the lottery". What a bunch of bunk. Truth is, if you or a loved one is seriously hurt in an accident or killed, a personal injury claim may be the only path for you or your family to stay afloat during extraordinarily difficult circumstances.

Some of the most common reasons to file a personal injury claim include the need to:

- Recover lost wages when injuries keep you from working;
- Pay for medical bills (that can add up quickly and sometimes can run into the hundreds of thousands or even millions);
- Handle future expenses that can arise from ongoing treatment and therapy;
- Provide future financial security in the event that the victim is not able to work for an extended period of time or permanently;
- Provide financial support that can help pay for lifestyle adjustments that can come about as a result of permanent disability.

As you can see from that list, those reasons are far from frivolous. Bottom line – compensation from a personal injury settlement simply helps an innocent victim get by and handle the life-altering changes brought about by someone else's negligence. It's not about greed or milking the system.

If you have questions regarding a potential injury claim, please do not hesitate to call our office. ●

