



Tom Kenney's Toolbox

Tips and Resources for Dealing with and Preventing Injury Claims

How much car insurance should I have?

That's a great question. No easy answer. The law requires certain coverages. Of course, there are different types of insurance coverages. Here are some suggestions.

- **Pay a little more for higher limits for liability and uninsured motorist coverages. Liability coverage protects you and your assets. Uninsured motorist (UM/UIM) coverage protects you from uninsured drivers or drivers who carry very little coverage. Increasing the limits of coverage is often less expensive than you think.**
- **Include medical payments coverage in your coverage. Be sure and get more than just a minimal amount. Especially if your health insurance is not the greatest in the world. Usually, medical payments coverage will pay your medical expenses regardless of who caused the wreck.**
- **Whoever pays your medical bills may have a reimbursement claim allowing them to seek reimbursement out of the money you recover from your wreck. This is another reason to have high medical payments limits. (As a general rule, your medical payments insurance carrier's reimbursement claim is not as strong as your health insurance carrier's claim if your health insurance is through your job.) This is why you should have significant medical payments coverage in your auto policy and use it to pay medical bills for a wreck.**
- **Consider an umbrella policy which would provide you significant liability protection for relatively small increases in your insurance premiums.**

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Leading Causes of Car Accidents

Have you ever wondered what the number one cause of car accidents is? In the past 11 years the leading cause of car accidents has been following too closely - something we have all been guilty of at some point. In 2006 following too closely was noted by law enforcement officers 119,305 times in motor vehicle crashes. To break it down even more one in every three drivers was cited for following too closely.

The second most frequent cause contributing to car accidents was failure to yield, which was noted a total of 63,037 times in 2006. That is one in every five crashes. The third leading factor in car accidents was the driver losing control and the fourth leading factor was improper lane change. And while it is a frequent cause in fatal crashes, unsafe or illegal speeds came in fifth as a contributing factor in car accidents.

Source: 2008 CASI Report



The Risk of the Roadways

Most people don't think about the risks they face when they get behind the wheel or even when they get in the passenger seat. The truth is the roadways are becoming more and more dangerous every day. With all of the distractions drivers face (i.e. cell phones, stereos, GPS's) the likelihood of being involved in a car accident is greater now than it ever has been. The statistics are staggering. Over six million people have been involved in a motor vehicle accident in Georgia since 2000, either as a driver, passenger or pedestrian. This means an average of 2,394 people each day. It's not all bad news though. While the number of drivers involved in an injury crash increased from 2000 to 2005, we did see a decrease from 2005 to 2006. The number of fatalities has seen a decrease as well. In 2005, there were 1745 fatalities and in 2006 the number decreased to 1703. According to the 2008 CASI Report, on average, every person residing in Georgia will be involved in a crash every ten years.

Source: 2008 CASI Report

What To Do If You are in a Wreck - Initial Priorities

1. Your safety and the safety of those around you are most important. Never leave the scene of a wreck or you may be charged with a serious criminal offense.
 2. Make sure you and those around you are safe; get medical attention. Render medical attention only if qualified. Serious injuries may not be obvious. Often it is a good idea to at least get checked out by a doctor or emergency room/facility.
 3. Stay calm. Assess the risks/options of what to do next.
 4. Call 911.
 5. Report the wreck and request medical attention. If necessary, stay on the line with 911 until they release your call.
 6. Think about your surroundings. You are probably in or near traffic. Don't get hit again. Stay safe. If it's a safe option, remain in your car. Consider warning oncoming traffic to prevent further wrecks.
 7. Observe your surroundings and in particular what the other driver does after the wreck. Does he throw away a "package" right after the wreck to dispose of evidence of alcohol consumption? Does he get something to eat at the fast food restaurant on the corner or mints from the convenience store? (Yes, we've seen drunk drivers do this to soak up the alcohol or to hide beer breath.)
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In the next issue of Tom Kenney's Toolbox

What to do if you are in a wreck - at the scene and after leaving the scene



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Tom Kenney Law, 3675 Crestwood Parkway, Suite 300, Duluth, Georgia 30096 United States (678) 218-8100

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