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Let's Win This!

A Monthly Newsletter - What You Need to Know
About Personal Injury Law

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June 2018 - Issue 4



Hello and - to all the fathers out there - Happy Father's Day!

In this issue of *Let's Win This!*, we're starting a series of tips for protecting your family - something all fathers (and mothers) think about.

As lawyers who represent people who have been seriously injured by someone's negligence (to learn about the tort of negligence, check out issue 2 [here](#)), we have a unique perspective on ways to protect your family. And we believe that you should have the

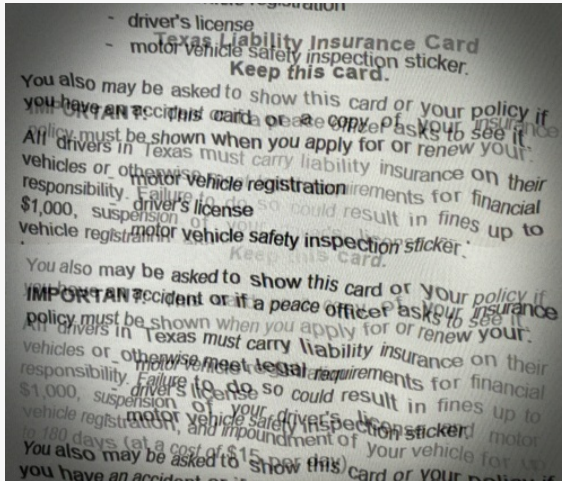
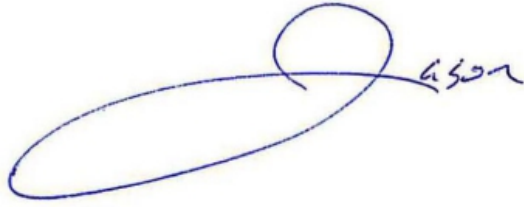
benefit of that perspective.

Last month, we began talking about damages - what injuries are "worth" in the world of personal injury law (in case you missed that issue, you can find it [here](#)).

The most common way to begin making sure your family is protected is with insurance. Yes, I know: we fight with insurance companies all the time. But in our economic system, insurance protection is a necessity. In this and future issues, we'll discuss some of the different kinds of coverage you should consider.

I hope that you'll find this information useful. If you have questions, give us a call, shoot us an email, or a chat with us on the website.

Thanks for reading -



Insurance - It's Necessary

Sure, even thinking about insurance – policies with page after page of jargon – can make your eyes cross. The fact is, however, that to protect yourself and your family, you need insurance.

The three main kinds of insurance that come into play in the world of personal injury law are Auto Insurance, Health Insurance, and Homeowners Insurance. There is also a type of policy that sort of sits on top all of your other policies. It's called,

cleverly enough, Umbrella Coverage. As this series progresses, we'll touch on all of these types of coverage and offer suggestions about what you might consider.

Remember: we don't sell insurance and we're certainly not affiliated with any insurance company. We're personal injury lawyers. So, our recommendations come from that viewpoint. If you have specific questions about how different types of coverage fit into your particular situation, ask your insurance agent.

First Stop – Auto Insurance

This first article in our "How to Protect Your Family" series is going to deal with Auto insurance coverage. Almost everyone has a car and the law requires you to "demonstrate financial responsibility" to drive it on Texas roads. The easiest and most common way to do that is to buy a policy of insurance to cover the car.

Make sure that your limits are adequate

The first consideration should be whether the "limits of liability" of the policy you choose are adequate to protect your family's assets should you be involved in a wreck and found at fault. Texas law requires minimum liability limits of \$30,000 per injured person, \$60,000 for all injured persons, and \$25,000 for property damage. Limits of liability for an insurance policy are usually written like this: 30/60/25

So, if you have a car and you're operating it legally, you will have purchased at least a minimum limits policy. But is it enough?

Chances are, no, it's not.

An Illustration of Coverage Inadequacy

Let's say that you're in a car crash and that

it's your fault. It can happen.

The other car was a 2015 Honda Accord – one of the most popular cars on the road. The driver of the Accord had her 6-year-old twins in the back seat, properly restrained in car seats. The mother and both kids were injured in the wreck.

How much protection does your minimum limits policy provide?

Let's take a look.



First, let's consider property damage; it's the easiest to put a number to. If we assume that the Accord is totaled, you will likely be liable for the fair market value of the car. The blue book on a no-options, no-frills 2015 Accord in good shape is around \$18,000. Whew ... your \$25,000 property damage limit will pay for the car.

But what if it were a 2016 Accord? Then you're looking at a fair market value of around \$27,000. Your minimum limits policy falls a couple grand short of the mark. They'll be looking to take that shortfall out of your pocket.

But what about the injuries?

Remember the elements of damage that we covered in *Let's Win This!* last month? (If you missed it, you can find it [here](#).) An injured person is entitled to recover for past *and future*:

- Physical pain and mental anguish
- Loss of earning capacity
- Disfigurement
- Physical impairment
- Reasonable expenses of necessary medical care

How easy would it be for just one of these elements – medical bills, for instance – to exceed the limits of your policy?

Pretty easy.

Because there are 3 injured people in our example, both the 30 and the 60 limits come into play. If all of the damages that can be awarded to one of those injured add up to more than \$30,000, then you have a deficit - before you even begin to consider the injuries to the others. The fact that you have more than one injured person does not mean that you can "borrow" from the \$60,000 pool to pay for damages to one person in excess of the \$30,000 limit.

Your minimum liability limits policy will pay no more than \$30,000 for a single person's injuries and no more than \$60,000 for all injuries to all people, no matter how many are hurt.

Taking into account the cost of medical care these days, it doesn't take a lot of imagination to see that, if the injuries are at all serious – let's say they require a couple of surgeries – the medical expenses, alone, can leave your policy limits in the dust.

And that leaves you and your family vulnerable.

Consider Higher Limits Policies

When your policy limits aren't adequate, your family's assets are at risk. Savings or checking accounts, real property, cars, stocks, bonds, even a good credit rating – they're all in danger.

The difference in what you pay for a minimum limits policy and a policy with higher limits – say, 100/300/50 or even 300/500/100 – is not as great as you might think. It's worth the peace of mind that comes with the added protection. In a future issue of *Let's Win This!*, we'll talk about how the Umbrella Coverage that we mentioned earlier can give an even greater degree of security and we'll talk about how to protect your family from an uninsured or underinsured driver.

What's Ahead

Coming up next in this series – a couple of issues down the road – we'll examine some very important coverages that are available through your auto policy but that people often ignore – PIP, MedPay, and UM/UIM.

Until then, thanks for reading *Let's Win This!*

If you find the information useful, forward this email to a friend or colleague. And, if you have questions, give us a call, reply to this email, or chat with us on the website. We love hearing from you!



Stephens Anderson & Cummings

Staff Spotlight Tracy Heffner - Paralegal

Sure - a great law firm needs great lawyers. But no firm can be as successful in serving its clients as Stephens Anderson & Cummings without great staff. And, boy, do we have a great staff at SAC! This month, we're spotlighting **Tracy Heffner** - the Paralegal with the longest tenure at SAC and a big part of the reason that we're able to do the things we do so well.

Certified more than twenty-five years ago as a Paralegal through the University of Texas at Arlington - where she also obtained a Bachelor's Degree in Political Science - Tracy worked as a Paralegal in north Fort Worth before starting a professional collaboration with Jason Stephens in 2004.

Recognizing SAC as an opportunity to continue her

career with a group as dynamic and dedicated to helping others as she was, Tracy hit the ground running and hasn't slowed up since.

Tracy's focus has always been on helping folks receive the compensation they deserve. The knowledge that she's working to right wrongs and remedy injustices is gratifying.

"Knowing that you can positively affect people's lives," Tracy says, "makes all of the hard work worth it."

The work that Tracy has done helping victims of sexual abuse has been particularly rewarding. She is justifiably proud of the firm's successes, not only in securing financial compensation for its clients, but also in being the catalyst for change in the institutional systems, processes, and lax oversight, which allowed the abuse to occur in the first place.



Making a difference. Helping others. They're not just words to Tracy.

Tracy knows that every situation is different and everyone's case is special to them. She takes the time to understand intimately the facts of every case so that she can be an asset in the strategic handling of the case, as well as supervising the logistics of discovery. Tracy takes pride in giving her clients the personal attention and complete dedication they deserve.



Working with clients, Tracy naturally develops relationships with them. No matter the personal fondness she might feel for a client, however, her wish for each of them at the conclusion of their case is that they never have to return to the firm - because coming back would mean that they've suffered another injury.

Tracy lives in Burleson and she and her family are avid sports fans. She recently began the wonderful new adventure of being a grandmother. She recommends it highly.

So, from Tracy and the whole SAC family, we hope that you never need our services. But when unfortunate circumstances occur and you or your loved ones suffer, we're honored that you turn to us for help.

Let's Win This!

Visit and Explore Our Website

WHY Stephens Anderson & Cummings?

Aggressive. Experienced. Trusted.

Righting wrongs for seriously injured people isn't just a job for us - it's our calling.

Fighting for seriously injured folks is what we do. And it's all we do.

If you want to make a will or form a corporation or conduct a business transaction, we can give you the names of some other lawyers to call.

But if you or a loved one have been seriously injured - or suffered a wrongful death in the family - we're your team. We're AV rated (that's the highest) and we have the drive, experience, and tenacity to stand toe-to-toe with anyone on behalf of our clients.

We're not "TV advertisers." We're real trial lawyers with a long track record of success.

We're not a "mill." We don't take every case that comes along. We understand that your circumstances are as individual as you are.

At Stephens Anderson & Cummings, every single client is unique; every single client is important. We pay personal attention to every single one.

Don't get lost in the shuffle.

Let Us Fight For You

[Compare Our Credentials](#)

Fellow Lawyers: We Value Your Referrals

At Stephens Anderson & Cummings, we appreciate that different lawyers have different areas of expertise. If your clients find themselves in a situation that falls within ours, we would be honored to work with you, helping them obtain justice - fighting for the best possible result.

We work hard, spare no expense, and pay referral fees promptly.

We know that your clients are important to you. We know that you represent them zealously in your area of practice. If we can't help them, we'll send them back to you.

Righting wrongs for those injured or killed due to the negligence or wrongful conduct of others is what we do. Trust us with your client's case and

Let's Win This!

[Click here to learn more about referrals!](#)

Get Help Now

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