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It Was The Best Of Times, It Was The Worst Of Times

As I mentioned in our last newsletter, I spent eleven days last month on a mission trip to Liberia and Guinea.

Since returning, a number of people have asked me how the trip went. That's a hard question to answer. To steal a line from one of the pastors who traveled with me, "It was the best trip I've ever been on, and it was the worst trip I've ever been on."

On the positive side, the land was beautiful, and we met some wonderful people.

We also went over there to investigate whether our Austin-area United Methodist churches might be able to partnership with a United Methodist health clinic and a United Methodist school in Guinea. While it's too early to know how that might work, I am very optimistic that we can have a fruitful partnership that works for both of us.

On the down side, there were a number of hard things about the trip. While I

tried to prepare myself for the poverty, that's very difficult to do. It was difficult meeting the people and becoming attached to the them and knowing that we have to leave them in such difficult circumstances.

The trip was also physically and mentally exhausting. While we stayed in one of the nicer hotels, we didn't have running water, and we only had electricity (via the hotel's generator) for a few hours each night.



Our trip back home also involved forty-seven straight hours of travel, which I would never recommend.

But on both sides, it was certainly life-changing. I'm looking forward to sharing the stories and the opportunities that we have to truly make a difference in the lives of so many people.

— Brooks Schuelke

Personal Watercraft Safety

This is an unashamed re-print of an article from a few months ago. But there have been two very noteworthy watercraft incidents. Locally, a man died last week after being involved in a watercraft wreck. And making national news, the 11 year old step-son of R&B star, Usher, was seriously injured in another watercraft injury. Because of these incidents, I think it's appropriate to re-print the article as a reminder for all of you to be safe this summer



PERSONAL WATERCRAFT SAFETY

In many areas, there are more injuries from personal watercraft accidents than from boating accidents. They're fast & highly maneuverable, and therefore, they're a lot of fun. But they're also dangerous. Here are some tips to help reduce the risk of injury:

1. Remember that kids under the age of 13 are not permitted to ride a personal watercraft without an adult, and kids aged 13-17 are not allowed to drive without a Texas Parks and Wildlife boater education certificate.
2. All riders must wear a properly certified life jacket.
3. Assume you are invisible. That means driving defensively and staying clear of other boaters.
4. Be cautious around other watercraft. A number of people are injured each year when their personal watercraft collide, often because they are goofing around. Don't let that happen to you.
5. You must drive at no-wake speed within 50 feet of shoreline. Not only is it the law, but it's also a source of continued injuries. A number of people are injured or killed each year because they are going too fast and lose control of their watercraft and hit the shoreline.
6. Avoid riding and drinking. As I stated earlier, the effects of alcohol are multiplied on the water.
7. Like boating, make sure you know the area.
8. Don't drive in the dark. Not only is it unsafe, but it's illegal in Texas.

And perhaps the most important item (and most difficult to remember) is **don't let go of the thrust when turning**. When confronted with an emergency, the natural instinct is to let off the accelerator and turn. But in most personal watercraft, when you let off the thrust, you lose the ability to turn.

We're blessed in Central Texas to have several good lakes for boating. Just make sure that you're being smart when enjoying these gifts.

Car Wrecks: The Dangers Of Cheap Insurance

I was scrolling through Yahoo News the other day and a story about the HIDDEN DANGERS OF CHEAP CAR INSURANCE caught my eye.

The dangers listed are:

1. You're probably not getting the coverage you need.
2. Your low-priced deductible could lead to higher costs.
3. Bad customer service is bad, even if your policy is cheap.
4. Friends may not be covered by a cheap policy.
5. You need to watch out for cheap insurance scams.

Representing those who are injured in car wrecks, I see a couple of these issues on a daily basis. The most common complaint I have falls under item #1 — you might not have the coverage you need. If you are a regular reader of my website, you know that I'm a strong believer in purchasing personal injury protection and uninsured/underinsured motorist coverage as part of your own auto insurance. These coverages protect you from other drivers. You spend a lot of money protecting others with your liability policy; don't get cheap when it's time to protect you and your family. Spend the few extra dollars to purchase PIP and UM/UIM coverage.

I also see danger #3 arise. Obviously, if you're making a

claim on your policy, you want the insurance company to treat you fairly. But if you get in an accident, you want the insurance company to treat the other party fairly also. After all, if you cause a wreck and your insurance company doesn't treat the other party fairly, you're the one who is going to be sued and forced to participate in the case, which may include being asked to participate in discovery, give a deposition, and even attend a trial. It's much easier to make sure you have a reputable company that's going to treat all involved fairly.

A more prominent and problematic danger is danger #4. In the past, insurance policies covered anyone who drove your car unless that person was specifically excluded under the policy. That means that if a friend or family member borrowed your car and was in a wreck, the insurance company would cover the wreck as long as the person was not specifically excluded from the policy. It was very rare to have a person excluded. But now, many low-cost Texas insurance companies are writing policies that exclude a number of people, or worse, only provide coverage for drivers who are specifically identified on the policy. This may result in a cheaper policy, but it also greatly reduces the protection that you're supposed to be getting with insurance.

Don't be a victim of one of these dangers when you purchase your auto insurance. Make sure that you're informed and that you're getting the coverage that protects you and your family.

Obamacare Might Help Personal Injury Claims

Right now, hospitals typically have at least two tiers of rates they charge. They have a list price that they charge uninsured people. And then they have "real rates" that they have negotiated with health insurance companies, Medicare, etc.

The differences in these rates may be staggering. For example, I recently resolved a case where a hospital's list price or rack rate for the my client's surgery was \$40,515.61. The real price, which they charged my client's health insurance, was \$6,925.00.

These inflated amounts often exceed the available insurance, meaning injury victims can't be fully compensated for their losses.

The new Patient Protection & Affordable Care Act may limit that problem in many cases. One of the unheralded provisions of the Act is 26 USC section 501(r)(5). This section requires any hospital that seeks 501(c)(3) non-profit status to limit the amount it charges to patients eligible for assistance under the hospital's financial assistance policy to no more than the amount the hospital "generally billed to individuals who have insurance covering such care."

This change to the law will help keep hospitals from exploiting injured individuals and will allow injured persons to keep more of the funds received for their claims

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SHARE THE ROAD



As summer continues, more and more motorcyclists hit the road. Make sure you safely share the road with them.

- * Give a motorcycle the full lane. It needs the space in order to maneuver safely.

- * Always signal before changing lanes or turning. Signaling allows the motorcyclist to anticipate traffic flow and find a safe lane position.

- * Make allowance for motorcycle turn signals, which don't turn off automatically. Wait to see if it really turns before proceeding.

- * Give a motorcyclist time to change speed or adjust position suddenly in reaction to road conditions, such as potholes, gravel, wet or slippery conditions.

- * Check for motorcycles by looking at your mirrors and blind spots before entering or leaving a lane of traffic, and check at intersections.

- * Allow three or four seconds of space when behind a motorcycle. Don't tailgate. Motorcycles can stop fast on dry roads.

THANKS
AGAIN FOR
YOUR
REFERRALS