

## You have rights when filing an insurance claim following a wreck

With more than five million wrecks occurring each year in the United States, odds are that you have been or will be involved in at least one during your lifetime. While most crashes do not result in a death or serious injury, many do. In 2010, more than 32,000 people were killed in crashes in the United States.

Regardless of the wreck's severity, it is likely that you will need to file an insurance claim for damages to your vehicle or injury to yourself or another passenger. A recent survey by the National Association of Insurance Commissioners found that most people are not sure of what information they should gather when they are involved in a vehicle accident, but collecting the correct information after a crash can facilitate your insurance claim.

It is important to keep in mind that the insurance company's claims adjuster is a professional who likely works full time dealing with claims and people filing those claims. To put it another way, the adjuster will likely know a lot more about settling a claim than you do, and he or she represents the insurance company. To even the odds, you may consider contacting your attorney if you have been in a wreck that involves injury, death and/or significant property damage.



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Steps to take following a vehicle accident that does not involve injuries include:

- ◆ **Move to a safe spot off the road.**
- ◆ **Contact police and get the number of the accident report.**
- ◆ **Use a camera to take photographs of the crash scene and vehicles.**
- ◆ **Gather vehicle and contact information from people in the other vehicles.**
- ◆ **Get the names and contact information of witnesses.**
- ◆ **Write down details of how the crash occurred.**
- ◆ **Do not talk about who was at fault.**

- ◆ **Notify your insurance company.**
- ◆ **When exchanging information with the other driver, do not provide personal ID numbers that could later be used to steal your identity.**

It is also important to maintain good records of everything you do regarding an insurance claim. Keep your claim files in a folder and log your contacts with the insurance adjuster in a notebook.

When you are ready to repair your car, remember that you do not have to use a repair shop recommended by your insurer and you have the right to have the repair done with parts comparable in quality to the original equipment.

The National Association of Insurance Commissioners created a free mobile application called *WreckCheck* that outlines the basic steps to take following an accident. You can learn more about the *WreckCheck* application by visiting the NAIC's website at [www.naic.org](http://www.naic.org).

Being involved in a vehicle crash is never pleasant, but taking the right steps afterward helps to keep the claims process from turning into a nightmare for you.



## Is a college degree still worth the cost?

The recent economic recession and continued high jobless rate have stirred up talk about whether a college degree is still worth the cost. Statistics indicate that, yes, a four-year college degree pays off. For example, the unemployment rate for all four-year college graduates is about one-fourth of the rate for recent high-school graduates looking for a job.

With millions of workers losing their jobs, interest has grown in “career colleges,” also sometimes called “for-profit” or “technical” colleges. These colleges can be attractive because many feature degrees designed to provide skills that prepare graduates for specific job categories. They also offer courses at convenient times and some allow students to complete classes on the Internet away from the classroom. Career colleges tend to attract “non-traditional” students in that many are older, may have families and are in lower income brackets.

Federal studies of some career colleges over the past few years have raised questions that prospective students should carefully consider. General Accountability Office

investigators enrolled as students at 15 career colleges and found a range of questionable practices. Some colleges allowed the “students” to get credit for courses they did not complete or pass, and others



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encouraged prospective students to misrepresent their finances in order to obtain grants or loans.

A U.S. Senate committee issued a highly critical report in 2012 about the career colleges it studied. The Senate panel reported that 30 companies that own career colleges spent more on marketing and advertising than on student instruction. The committee chairman also said the

colleges charge “exorbitant tuition ... provide an inferior education ... have sky-high dropout rates.” Students at some career colleges were surprised to learn their credits could not be transferred to other higher education institutions.

Other studies show that some of the career colleges studied received 89 percent of their revenue from federal student aid and that the default rate for career-college students is considerably higher than for public university graduates. A study of seniors in 2008 found that graduates of career colleges finished school owing \$12,850 more than graduates of public universities.

An association that represents career colleges and several members of Congress took issue with some of the studies.

Career college representatives point out their institutions fill a need, especially among lower-income, non-traditional students.

People thinking of enrolling in any college should carefully investigate the total cost of earning a degree, how they will pay those costs, availability of jobs in their chosen field and the quality of the institution they plan to attend.

## Understanding insurance terms: uninsured motorist coverage

When purchasing vehicle insurance, consumers have a variety of products to consider including in the coverage provided by their policy. One of those is uninsured motorists coverage.

Most states require vehicle owners to carry a minimum amount of “liability” insurance to pay for damages they cause to another vehicle or injuries to other persons. Uninsured motorist coverage protects you if you are injured or your vehicle is damaged in a crash with another

driver who is at fault and is uninsured or who does not have sufficient coverage to pay for all of your damages or medical expenses.

Even though most states require motorists to carry liability insurance for their vehicles, the required coverage limits are often low. For example, Louisiana requires a minimum of 15/30/25 coverage, meaning \$15,000 per person injured or killed, \$30,000 total paid per accident for death and/or injuries and \$25,000 paid for

property damage per accident. Texas requires a minimum of 30/60/25. Nationwide, an estimated 25 percent of vehicles are not insured, so the odds are not that remote that you could be involved in a crash with an uninsured or underinsured person.

While purchasing uninsured motorist coverage will increase the cost of your total vehicle insurance premium, it could prove to be well worth the additional investment.

# Walking while distracted can be dangerous

Safety advocates have for years warned about the dangers of distracted drivers, but with the growing popularity of portable electronic gadgets such as smartphones and MP3 players, a new danger has developed: distracted walking.

Search the Internet site YouTube for “distracted pedestrians” and you will find dozens of videos showing distracted walkers or joggers stumbling into holes, falling onto a train track and even one almost coming face to face with a wayward bear. While some of these are humorous, there’s nothing funny about what can happen to a distracted pedestrian.

Because distracted walking is a relatively new issue, there are few statistics to demonstrate the degree of danger involved in the activity. However, reports of distracted pedestrians seeking treatment at hospital emergency rooms have jumped four-fold in recent years. The Consumer Product Safety Commission reports that emergency rooms treated more than 1,100 people in 2011 for injuries suffered while walking and using a portable electronic device.

According to the National Highway Traffic Safety Administration, vehicle crash deaths nationwide fell in 2010, while pedestrian deaths increased by more than 4 percent and injuries jumped 19 percent, the first rise in years. It is not certain whether those increases were attributable to distracted pedestrians.

While the term “multi-tasking” has come into popular use to describe working on several things at the same time, in reality most people are not able to effectively handle more than one undertaking at a time. This is especially true when complex tasks are involved because they can require greater attention. For example, texting while walking may require more concentration than

## NHTSA safety tips for pedestrians

- ✓ Walk on a sidewalk or path whenever they are available.
- ✓ Keep alert at all times; don’t be distracted by electronic devices, including radios, smartphones and other devices that take your eyes (and ears) off the road environment.
- ✓ Be cautious night and day when sharing the road with vehicles. Never assume a driver sees you.
- ✓ Be predictable as a pedestrian. Cross streets at crosswalks or intersections whenever possible. This is where drivers expect pedestrians.
- ✓ If a crosswalk or intersection is not available, locate a well-lit area, wait for a gap in traffic that allows you enough time to cross safely, and continue to watch for traffic as you cross.
- ✓ Stay off freeways, restricted-access highways and other pedestrian-prohibited roadways.
- ✓ Wear bright clothing during the day; at night wear reflective materials or use a flashlight.
- ✓ Avoid alcohol and drugs when walking since they impair your abilities and judgment.



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walking and having a light conversation on the phone, although both are distractions.

Some states prohibit use of certain electronic devices while driving,

especially for teens, but bills introduced in several state legislatures to limit distracted walking have failed to pass.



## Is that 'free credit report' really free?

The federal Fair Credit Reporting Act allows individuals to obtain their credit report free of charge from each of the nationwide consumer reporting companies — Equifax, Experian and Trans-Union — once each year. Consumers should be careful, however, when choosing the company or website from which they request their free reports.

The Federal Trade Commission reports it has received complaints from consumers who thought they were ordering free credit reports only to learn to their surprise that they were being charged. The FTC reminds consumers that *AnnualCreditReport.com* is the only authorized source for the free annual credit reports. Websites with similar names owned by credit reporting businesses or other companies apparently confuse many consumers.

Typically these other companies, which often

heavily advertise their services, will offer a free credit report, but may also try to sell consumers such other financial services as credit monitoring and protection against credit theft. While such additional services may be helpful to some, it is not necessary to purchase them if you use the official website: *AnnualCreditReport.com*.

If you do not have access to the Internet, you can also obtain your free credit reports by calling

877-322-8228 or completing the Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

The FTC warns consumers to be on the lookout for what it calls "imposter" websites, some of which have names that include terms like "free report." Other "imposter" websites use names that are spelled with slight variations of the official site: *Annual CreditReport.com*.



It is important to check your credit reports regularly so that you have the opportunity to correct any harmful, incorrect information that could result in being denied credit or having to pay higher interest rates. But keep in mind that you are entitled to a free report from each of the reporting agencies every 12 months — you don't have to buy other services to obtain your annual reports.

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