

LAW OFFICE OF WILLIAM J. LUSE

AFFORDABLE AND AGGRESSIVE REPRESENTATION

AUTO ACCIDENTS • EMPLOYMENT LAW • CRIMINAL DEFENSE

The Road to Justice Starts Here

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Motorcycles and Insurance – Don't Overlook This Key Item



With warmer spring and summer temperatures not too far away, you're undoubtedly excited about the prospect of getting your motorcycle (if you own one!) on the road again. But before you do, please take a few minutes to review your current insurance policy to make sure that you have sufficient amounts of Uninsured Motorist (UIM) coverage.

UIM coverage is insurance that protects you if you suffer injuries caused by a negligent driver who doesn't carry enough insurance to cover your claim.

It goes without saying that riding a motorcycle can be dangerous – even for the most skilled and cautious riders. And, unfortunately, you can't control what other drivers on the road are doing (or how much insurance coverage they have). If you happen to be involved in a motorcycle accident, there's a good chance that the other driver may not have sufficient insurance to cover claims of people that they injure.

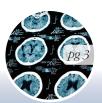
Not only that, injuries from motorcycle accidents tend to be more severe than those that occur in car accidents and can lead to staggering medical bills and costs. Remember, just a single surgery or a night in the hospital can run over \$25,000. As a result, you should look into getting way more than minimum UIM coverage on your motorcycle insurance policy. It's inexpensive peace of mind.

If you have questions about your motorcycle coverage, please don't hesitate to call us. We'll be happy to review your policy to make sure you're protected. •

March 2017 News













The Daily Aspirin Tug-of-War

Aspirin has been shown to reduce the risk of heart attack in people who have already had one. But what if healthy people took a daily aspirin to prevent heart issues to begin with?



Aspirin is a powerful anti-inflammatory agent that helps reduce inflammation that can trigger a heart attack. Prior to 2014, many doctors recommended that those at higher risk for heart trouble—family history, high blood pressure, elevated cholesterol, diabetic, etc.—over age 50, and not at increased risk of bleeding begin taking a low dose of aspirin every day.

However, in 2014 the Food and Drug Administration (FDA) deemed that preventive dosages of aspirin in otherwise healthy people produced more risk than reward. Aspirin can irritate stomach and intestinal tissues, which may lead to ulcers and intestinal bleeding.

There was pushback from the American Heart Association (AHA) and the U.S. Preventive Services Task Force (USPSTF), a government-appointed panel of health experts. Although agreeing that daily aspirin use came with risks, both groups continue to recommend its usage for those who have not yet had a heart attack, but are at higher risk for one, and meet the other criteria.

A recent study conducted by the University of Southern California Keck School of Medicine backs the AHA and USPSTF. However, those who add years to their life by being free of heart disease will be more likely to develop cancer, diabetes, and other age-related diseases. The side effects of intestinal bleeding warrant further study as well.

The bottom line: Talk to your family doctor about the issue. Don't make arbitrary decisions on your own or based off a drug label. •

Meet our beloved office dog, Dakota



Dakota

Position: Office Greeter

D/O/B: April 25, 2014

Hobbies: Eating, Sleeping,

Barking at Defense Counsel &

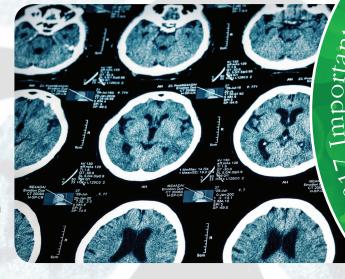
Going to the Dog Park

Goals: Eat more food, Get day off

Auto Accidents and Traumatic Brain Injuries

Traumatic brain injuries (TBI) are responsible for the deaths of approximately 50,000 Americans each year and the hospitalizations of roughly 230,000 more. Many more victims go undiagnosed.

Auto accidents are one of the leading causes of TBI. Most TBIs are closed head injuries, which means that trauma sets the brain in motion inside the skull. The brain gets slammed against the interior surface of the skull, resulting in contusions and swelling.



March 1
Ash Wednesday

March 8
International
Women's Day

March 12
Daylight Saving
Time begins

March 12
Purim (Start)

March 14Pi Day

March 17 St. Patrick's Day

March 20 Spring begins

Trauma can also initiate rotational forces that twist and stretch the brain, which can damage axons. Brain neurons send messages via electrical impulses; axons are the carriers of these impulses. When axons are damaged, brain function is diminished.

A condition called diffuse axonal injury (DAI) occurs on a cellular level and leaves blood vessels and major brain structures intact. This type of damage cannot be detected by MRIs or CT scans, making DAI vastly underdiagnosed and undertreated.

Brain injuries are unlike injuries to other parts of the body. They not only have a physical component, they also affect the cognitive and emotional well-being of the victim. Impairments can be temporary or permanent, subtle or catastrophic.

It's important to note that low-impact auto accidents can result in TBI (e.g., concussion due to whiplash), not just high-impact ones. In addition, a person involved in a car crash may feel perfectly normal immediately following the incident; however, TBI symptoms might only present themselves hours, days, or weeks later.

If you have been involved in a car accident caused by the negligence of another driver, schedule a medical evaluation and contact an auto accident attorney to protect your rights. • sem



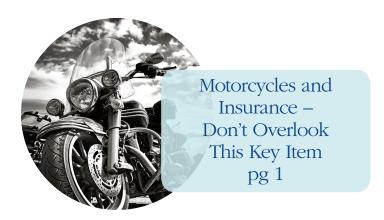
Did You Hear?

According to recently released data, the U.S. divorce rate has declined for the past three years, and now sits at its lowest level in decades. Currently, the divorce rate among married women aged 15 or older is 16.9 per 1,000, down from a peak of nearly 23 in 1980. Conversely, marriage rates have increased in recent years, though researchers indicate that the two statistical trends are not necessarily related. •

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This publication is intended to educate the general public about personal injury, medical malpractice, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

Legal Look at Pain and Suffering

"Pain and suffering" is a key component in many personal injury cases. There are two types: physical pain and suffering, and mental pain and suffering.

Physical pain and suffering covers not only the ill physical effects that a claimant has suffered to date, but also what they are likely to endure in the future as a result of the defendant's negligence. Mental pain and suffering is an offshoot of the claimant's physical injuries and the trauma of an accident. It can include anxiety, anger, depression, humiliation, sleep disorders, fear, and loss of enjoyment of life, among other negative effects. It encompasses what the victim has suffered to date as well as what they will likely endure in the future.

Calculating compensation for pain and suffering is an imprecise task; there are generally no set guidelines. In most states, judges simply instruct the jury to utilize good common sense and to draw upon their individual backgrounds and experiences to arrive at a fair and reasonable figure.

In some cases, another component to a pain and suffering calculation is the use of a "multiplier." It involves a victim's total medical bills and lost earnings (past and future) and multiplies that figure anywhere from 1.5 to 5 times or more, depending on the type and severity of the injury.

The value of a pain and suffering case can also be influenced by a plaintiff's credibility on the witness stand, likeability, consistency in testimony, and physician support of the plaintiff's claims.

If you have been injured as a result of someone else's negligence, contact a personal injury attorney to safeguard your rights. •