



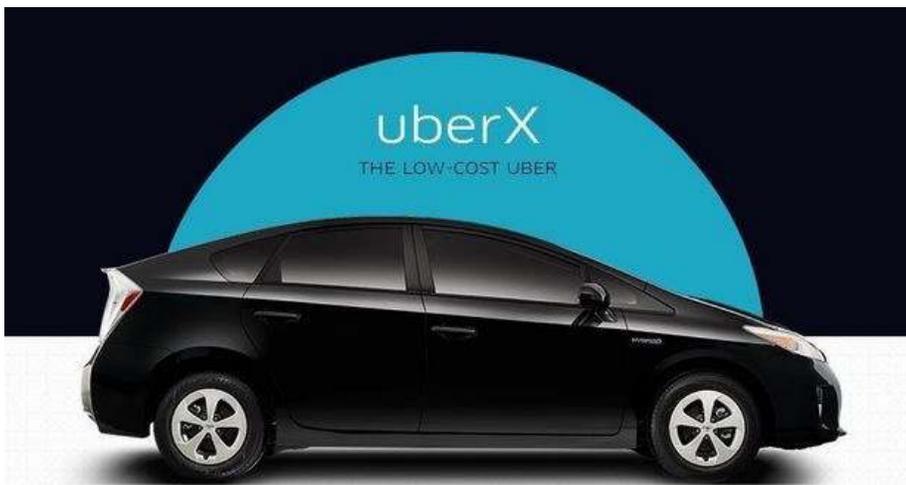
HODGES TRIAL LAWYERS, P.C.

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# NEWSLETTER

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## Uber in Huntsville



It is important for our readers to know how car insurance works when ride-sharing and a wreck occurs. It is important to know the different risks you may face when choosing between using Uber or a taxi cab.

There is currently no Alabama law requiring ride-sharing drivers to carry insurance above and beyond traditional personal car insurance.

Generally, personal car insurance will not cover a ride-sharing driver in the event of a wreck. Personal auto insurance policies typically exclude coverage when using a vehicle as a business service. If a ride-sharing driver has only their personal automobile insurance, he or she may be personally liable for damages caused. Ride-sharing drivers should check with their company and/or their insurance agent to make sure they have coverage.

Similarly, if a passenger is involved in a wreck caused by the ride-sharing driver with only personal automobile insurance, the driver likely has no coverage. Uber and Lyft typically provide coverage, but you want to do your research to be sure. Before you ride, make sure there is coverage for driver negligence and UM/UIM coverage. Be safe and educated on the risks of driving or riding with these cutting edge services.

## OUR ATTORNEYS



### Timothy M. McFalls

Tim graduated from the University of Alabama School of law. He focuses on helping people who have been injured, people hurt at work, and those denied social security disability benefits.



### Jeremiah Hodges

Jeremiah graduated from the University of Alabama School of Law. He has concentrated his practice in the areas of severe personal injury and civil litigation.



### Kourtney I. Ballew

Kourtney graduated from the University of Mississippi School of Law. She focuses her practice on representing those facing divorce, family law issues and those accused of criminal conduct.

## KOURTNEY'S KORNER

### Techniques for Co-Parenting

Co-parenting with your former significant other can be stressful. Nobody will parent your child exactly the way you would. However, co-parenting is in the best interest of your child. Here are some helpful co-parenting tips.

**Be flexible.** If one parent needs to swap days, try to accommodate them.

Hopefully they will extend the courtesies in the future.

**Don't sweat the small stuff.** Keep them informed with doctor's appointments, extracurricular activities, school activities, etc. Our Family Wizard is an App that both parents can download on their phone. This App provides a calendar, document sharing capabilities, expense sheets, visitation schedule, etc. that both parents can utilize. **Always remember the child's best interest is the most important objective to co-parenting.**

## AUTO INSURANCE: THE "FULL COVERAGE" MYTH

Greg is married and a father of three. Driving home from work he gets slammed by a distracted driver that blew through a stop sign. After a long hospitalization, two surgeries, physical therapy and two months away from work, Greg contacts a lawyer to help him and his wife.

"Greg," says his lawyer a week later after a short investigation. "I have bad news: The driver was uninsured and has no assets. Even worse, we can only recover part of the damages for the injuries you suffered because you purchased the minimum UM/UIM coverage." This scenario is all too familiar to those of us who help people who have been hurt in car accidents. The following tips will help you be sure this never happens to you.

Make sure your liability limits are adequate. If you are at fault and the other driver's damages exceed coverage, you can be held personally liable. Experts suggest liability limits of at least \$100,000/\$300,000 for injuries and \$50,000 for property damage. Even more if you own a home or other assets. Adding relatively inexpensive "umbrella" coverage to your existing liability and UM/UIM benefits for more protection is wise, as well.

Consider increasing your UM/UIM coverage limits. One in eight drivers across America is uninsured, according to the Insurance Research Council. Many more drivers carry minimum liability; in Alabama this is only \$25,000. If you are in a serious accident with an uninsured driver, you will need more coverage.

To offset some of the cost of the coverage described above, explore available discounts. There are many discounts for which you may qualify. Ask your agent for a complete overview of every possible discount.



## FIRM HELPS FIRST GRADERS “BUY A COW”

Jeremiah was thrilled to have the chance to serve as a “Guest Reader” for Ms. Lowery’s class at Mountain Gap Elementary. We love the opportunity to read silly books to first graders while wearing silly hats!

In addition to getting to read to these little ones, we learned about an exciting goal the class is working towards. The class is raising money for Heifer International to provide livestock for underprivileged people in foreign countries.

It was wonderful to see these children so very enthusiastic about helping people they will never meet. Our firm was happy to make a donation to their noble cause. We were pleased to be able to push the class over its goal and help them “buy a cow” for a family whose lives that cow will change. Congratulations to these wonderful kids and their great teacher, as well!

### Slow Cooker Orange Chicken

#### Ingredients

- |   |                          |
|---|--------------------------|
| 3 chicken breasts cut into bite size pieces | 3 tbsp cornstarch        |
| 2 tbsp vegetable oil                        | 1 tsp rice wine vinegar  |
| 2 tbsp soy sauce                            | 3/4 cup orange marmalade |
| 1/2 tsp sesame oil (optional)               | 3 T brown sugar          |
| 1/2 tsp salt                                | pinch of pepper          |

#### Instructions

1. In a bowl, mix the rice wine vinegar, soy sauce, sesame oil, marmalade, brown sugar, salt and pepper. Set aside.
2. In a ziplock bag, add the cornstarch and chicken. Shake to coat. Pour vegetable oil in the skillet and brown the sides of the covered chicken. The chicken doesn’t need to be fully cooked since it will cook in the crock pot.
3. After the chicken is brown on both sides, pour the pieces into the crockpot, cover chicken with sauce mixture and give it a stir.
4. Cook on low 4-5 hours or high 2-3 hours.
5. Serve over rice.



## IS YOUR HEAD RESTRAINT SET UP PROPERLY?

If you are like us, you have probably never given a second's thought to the location or height of the head restraint in your car. Jeremiah recently attended a seminar on the physics of a car crash and learned about the importance of the head restraint during a car crash. It really changed our perception of this safety device that we previously ignored.

The top of your head restraint should be aligned with the top of your head. If your head restraint is too low, it essentially acts like a fulcrum in certain types of car crashes. A head restraint that is too plush or too soft is also not effective. Most people, if they adjust their head restraints at all, do so for comfort. Make sure yours is set up for maximum protection in a wreck. You hope it will never happen to you, but if it does, you want to be prepared.



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