

RETURN SERVICE REQUESTED



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Please visit us at  
[www.kerrycollinslaw.com](http://www.kerrycollinslaw.com)  
for free legal information  
written by Mr. Collins.  
*Educating yourself today  
prepares you for the future.*  
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The information included in this newsletter is not intended as a substitute for professional legal advice. For your specific situation, please consult the appropriate legal professional.

## **KERRY H. COLLINS & ASSOCIATES, P.C.**

### **A t t o r n e y s A t L a w**

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When you are in an auto accident, your life immediately changes.

You hurt from the collision. You may miss work. You must deal with your insurance agent, claims adjusters, other drivers' insurers, hospital bills, doctors, chiropractors, the police, and others.

An experienced auto-accident lawyer can protect and safeguard your rights to obtain recovery and compensation for serious harm you suffer due to other drivers' negligence.

- ◆ We provide a FREE initial consultation.
- ◆ We can make visits to you at home, at work, or in the hospital.
- ◆ We are known for aggressive, competent representation.
- ◆ We will provide a candid evaluation of your claim.
- ◆ We can help you obtain prompt medical attention.
- ◆ We will explain all steps in the claim or suit process.
- ◆ We have successfully represented thousands of vehicle-accident victims.
- ◆ We have obtained significant monetary recoveries for families of auto-accident victims.
- ◆ You pay no fee unless we win your case.



***Our firm can help you  
seek verdicts or settlements  
from responsible individuals  
or other parties.***



### **OUR PERSONAL INJURY PRACTICE INCLUDES—**

**BOARD-CERTIFIED PERSONAL INJURY TRIAL LAW SPECIALIST**

#### **AUTO ACCIDENTS**

- Motorcycle/bicycle accidents
- Accidents caused by drunk/impaired drivers
- Accidents caused by texting or cell-phone use
- 18-wheeler accidents
- Accidents caused by drag racing and road rage

#### **WE ALSO HANDLE:**

- Medical malpractice
- On-the-job accidents
- Slip and fall
- Animal bites
- Construction injuries
- Oil/gas well injuries

## **Kerry H. Collins & Associates, P.C.**

### **Attorneys At Law**

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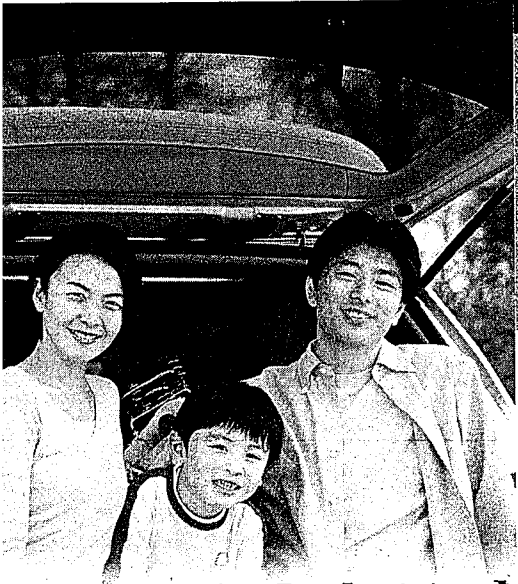
Web site: [www.kerrycollinslaw.com](http://www.kerrycollinslaw.com)

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# KERRY H. COLLINS & ASSOCIATES, P.C.

## Attorneys At Law

"You will meet with your attorney about your case—I guarantee it."



### The 1, 2, 3's of defensive driving

And what to do if you are in a vehicle accident

*Safe driving means doing three things...*

#### 1. PROTECT YOURSELF AND YOUR FAMILY

- Drive the safest cars or trucks possible.
- Keep your vehicles in good operating condition.
- Purchase sufficient auto insurance coverage, including uninsured and underinsured motorist protection, for all family drivers.

*See inside to read more about protecting yourself and your family.*

#### 2. DRIVE DEFENSIVELY

- Buckle seat belts.
- Obey all traffic controls and signals.
- Leave a safe distance between cars.
- Avoid cell phones, text messaging, and other distractions.
- Never drive while impaired.

*Take our defensive-driving refresher test inside.*

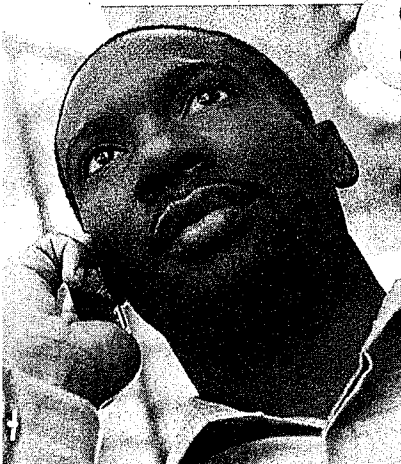


#### 3. CALL US IF YOU GET INTO AN ACCIDENT

Even if you have a safe car and drive cautiously, you can still be the victim of another driver's negligence. Four things to do right away following an accident are:

- Call law enforcement.
- Obtain immediate medical care.
- Record all accident information and take photos.
- Notify your insurer about the accident.

*See inside how our firm can help you and your family protect your rights if you get into an auto accident.*



**Proud Trial Lawyer—because fighting giants never goes out of style.**

**Kerry H. Collins &  
Associates, P.C.**  
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Personal Injury  
Specialists

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**OFFICE HOURS**  
Monday-Friday  
8:30 a.m.-5:30 p.m.

- Home & hospital visits available
- Voice mail responded to 24 hours a day

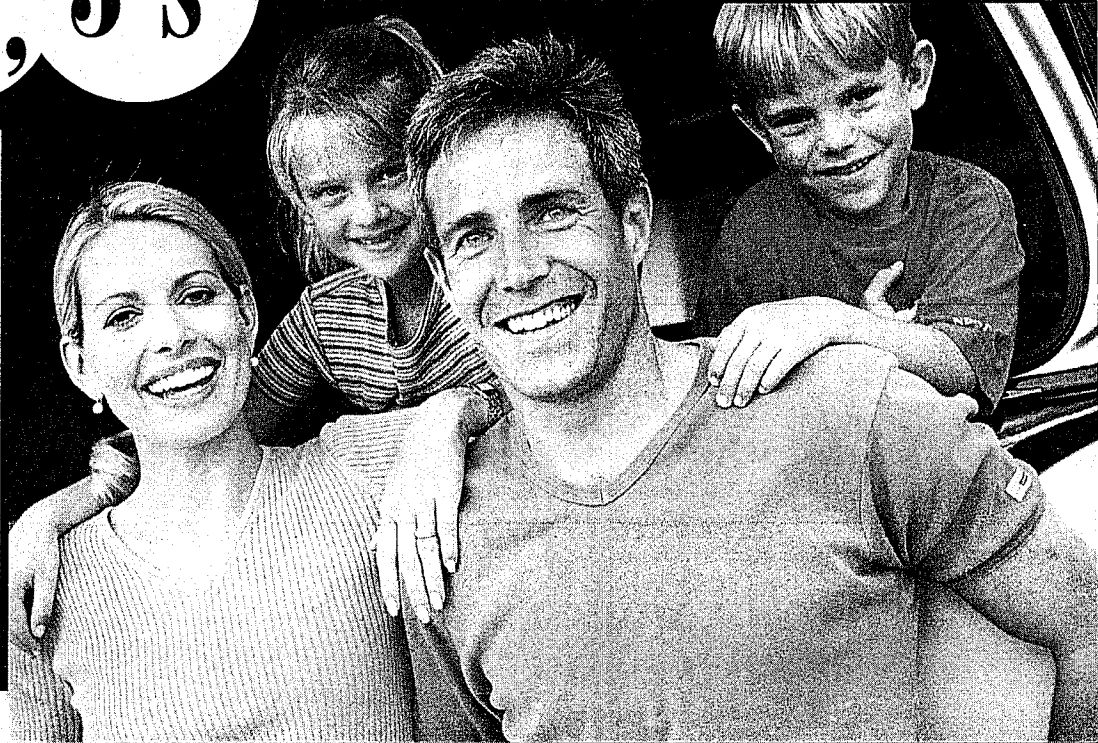
*Please call us with all your legal questions. No fee unless we negotiate a settlement or win a judgment in court on your behalf.*



# The 1, 2, 3's of defensive driving

*Although you cannot control how others drive, you can take several precautions to protect yourself and your family.*

*It's estimated that more than 20 million drivers and passengers in vehicles are injured in vehicle accidents each year, and another 50,000 die in these accidents. Property costs are astonishing.*



**Here are three things you can do . . .**

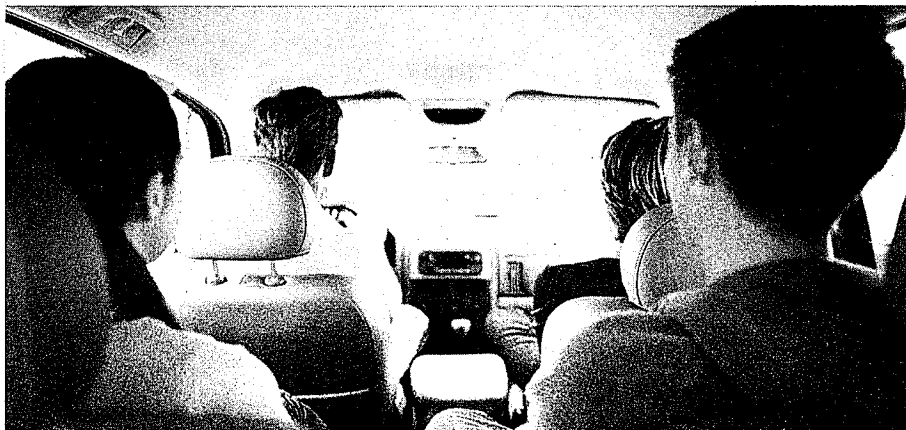
## 1. PROTECT YOURSELF AND YOUR FAMILY

### Safe vehicles

.....

Drive the safest cars or trucks possible. Do lots of homework before buying. Select crash-resistant autos with safety features such as multiple air bags, antilock braking systems, head restraints, auto-locking seat belts, tire pressure monitors, and others.

Keep your vehicles in good operating condition, too. Maintain your family's vehicles to maximize safety. Keep brakes, lighting, tire pressure, windshield wipers, and all other safety and security features in tip-top shape.



### Auto insurance

.....

Talk to your insurance agent so that you purchase auto insurance sufficient to fully protect all drivers in your family. Investigate comprehensive coverage, property damage liability, bodily injury medical payments, and others. Also consider options such as collision, towing, rental-car reimbursement, and others.

Two other insurance selections are very important.

**Uninsured motorist coverage** protects you when another driver at fault in an automobile collision has no insurance at all. It covers lost wages, medical costs, and other expenses associated with serious injuries.

**Underinsured motorist coverage** safeguards you if you are injured by an irresponsible driver who has only minimal insurance. Since uninsured motorist coverage doesn't apply, the other driver's minimal liability policy may not cover injuries you suffer. Your own policy may not cover injuries, either.

# 2.

## DRIVE DEFENSIVELY

Have everyone in your family test their safe-driving knowledge. Motor vehicle testing agencies throughout the nation typically ask these kinds of questions.

*Answers are at the bottom of the test.*

### Take the test

**1. At intersections with four-way stops, which vehicle should proceed last?**

- A. The vehicle making a left or right turn.
- B. The vehicle that reaches the intersection last.
- C. The vehicle that is farthest out in the intersection.

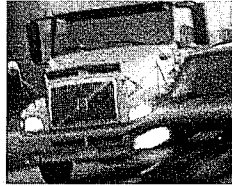


**2. There's a flashing red signal at an intersection. It means:**

- A. Stop and wait for the light to stop flashing, then proceed.
- B. Stop. Yield to all traffic before crossing the intersection.
- C. Slow down and cross the intersection carefully.

**3. If a semi truck flashes headlights to pass you, what should you do?**

- A. Increase your speed.
- B. Signal and pull to the side of the road.
- C. Keep to the right lane and slow down safely to reduce the time the truck needs to pass.



**4. What will cause a car or truck to skid?**

- A. Too much weight on the front end.
- B. Making too sharp of a turn.
- C. Accelerating too quickly.

**5. You approach a stopped school bus with flashing red lights. What should you do?**

- A. Stop only if approaching the bus from the front.
- B. Stop when approaching the school bus from any direction.
- C. Slow down and pass the school bus if no children are present.



**6. When merging onto a high-speed expressway, you should drive:**

- A. Five to ten miles per hour more slowly than expressway traffic.
- B. At or near the same speed as expressway traffic.
- C. Speed up as much as you need to enter the expressway.

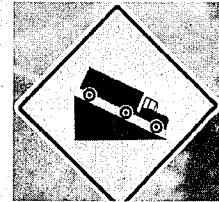


**7. The optimum way to keep from sliding on wet or snowy roads is:**

- A. Steer around puddles or icy spots.
- B. Hit the brakes firmly to avoid sliding or skidding.
- C. Slow down.

**8. You hit your brakes while driving 65 miles per hour. How many feet will you travel each second before you come to a complete stop?**

- A. 65 feet
- B. 96 feet
- C. 124 feet



**9. What does this sign mean? →**

- A. Trucks not permitted on this road.
- B. There is a hill ahead.
- C. Trucks may not pass.

**10. What should you do if an ambulance or a fire, police, or other authorized emergency vehicle behind you displays flashing colored lights and sounds a siren?**

- A. Signal and safely pull to the right edge of the road and stop.
- B. Wait until the emergency vehicle goes by.
- C. Signal and carefully pull back into traffic.



**How well did you do?**

Answers: 1 B; 2 B; 3 C; 4 B; 5 B; 6 B; 7 C; 8 B; 9 B; 10 A. B, and C are all correct.

# 3.

## CALL US IF YOU GET INTO AN ACCIDENT

Even if you have a very safe car and drive with awareness, you can still become the victim of another driver's negligence. If you are in an accident, take steps to protect yourself and your passengers from further injury and other complications. In the one "Golden Hour" after the accident, gather all relevant information to protect your rights.

- ◆ **If you or passengers are injured, ask for transport to a hospital in an ambulance.** Always obtain medical treatment immediately. Report everything you feel may be physically wrong to medical personnel.
- ◆ **Report the accident to your insurance agent the same day, if you can.** Do not speak to the other driver's insurance representatives.
- ◆ **If there are serious medical injuries or property damage, contact us as soon as you can.** We will advise you what to do.
- ◆ **Make an appointment and report all injuries to your family doctor within a day or two.** Also, write a daily injury condition update journal. Comply with your doctor's instructions for faster recovery.
- ◆ **Do not admit any wrongdoing or sign any documents.**
- ◆ **Retain copies of all medical bills and related accident expenses,** such as towing and repair, as well as costs for travel, parking, and other expenses.
- ◆ **Document any income loss associated with the accident.**

## How we will help

As an experienced auto injury accident law firm, we can serve as your voice if you are a victim who has been physically and financially harmed in an auto accident.

We will bring experience, resources, and, most importantly, passion and heartfelt concern to bear for clients harmed by negligent or inattentive wrongdoers to correct the harm they have suffered.

We will represent and protect you. We can help you seek verdicts or settlements from responsible individuals or other parties for:

- ◆ Compensation for bodily injury
- ◆ Medical expenses
- ◆ Future medical expenses
- ◆ Loss of wages
- ◆ Lost earning capacity
- ◆ Property damage
- ◆ Therapy and rehabilitation costs
- ◆ Wrongful death

Anyone who believes that negligence has caused him or her or their family an auto-accident injury should seek legal counsel.

