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What to do if you're in an auto accident

If you've ever been in an auto accident, you know the feeling of distress and confusion that comes immediately after. It is in those confusing moments that decisions need to be made that will later determine whether or not you will recover a fair amount from the insurance company.

First things first – deal with any injuries and make sure the scene of the accident is safe. If anyone is injured call 911 immediately. Call the police so they can get to the scene as soon as possible. They will file an accident report (necessary for the insurance company in most cases), identify and take statements from witnesses, and maintain safety at the scene.

While waiting for first responders to arrive, begin gathering information. Write down all the information you can about the other driver and their vehicle - name, address, phone number, license plate number, VIN number, year/make/model/color of any vehicles

involved, and insurance information. Get names and contact information from any witnesses. Take pictures of the scene and vehicles. Jot down a brief description of events while they are still fresh in your mind. Make notes about any other details, like weather conditions, road conditions, the other driver, etc. Sketch a picture of the scene.

Once everything is under control and everyone is safe, it's time to call your insurance agent. Your policy will require you to notify the insurance company if you're in an accident. Doing it right away allows the process to start moving so your claim can be filed promptly. Then, give your attorney a call. You may not need an attorney in every instance, but it is always good to have someone on your side with the experience necessary to make sure you are treated fairly and your rights are protected.

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Why are there no seat belts on school buses?

Have you ever wondered why school buses don't have seat belts? After all, seat belts are proven life savers. Why wouldn't we want our kids strapped in safely while travelling to and from school?

School buses are incredibly safe. Children are 70 times more likely to arrive safely at school when travelling by bus versus travelling by car. The safety comes from the fact that school buses are the most-regulated vehicles on the road. School buses are designed to be highly visible and include safety features such as flashing red lights, cross-view mirrors, and stop-sign arms. They also include protective seating, high crush standards, and rollover protection features.

As for seat belts, school buses are designed with a different kind of restraint system that works very well. Large school buses distribute crash forces differently because of their size. Because of this, passengers are exposed to much less force in the case of a crash than those in smaller vehicles. Instead of seat belts, large buses use compartmentalization to secure passengers. By using strong, closely-spaced seats that have energy-absorbing seat backs, buses protect children without requiring them to buckle up. Small school buses (with a gross vehicle weight rating of 10,000 pounds or less) on the other hand, require seat belts since they are not as large and able to protect passengers well without.

Next time you watch your child climb aboard the school bus, you can feel secure knowing that even without seat belts, your little ones are protected.





SMILE!

You may be on camera

It is a common practice for insurance companies to hire private investigators to gather evidence that claimants are faking or exaggerating their injuries. If you are involved in a personal injury or workers' compensation case, be aware that anything you do or say in public may come back to haunt you.

A private investigator will follow a claimant, taking photos, video, and audio, hoping to find a moment that proves the injury isn't as bad as reported. Any damaging evidence they turn up can be used in court. If, for example, someone files a workers' compensation claim because of a back injury, a PI will try to capture evidence of that person lifting something that they should not be able to lift with their injury. If you think this type of surveillance is illegal, you are mistaken. Photographing, taking video, and recording audio in public is legal.

Online snooping is another cause for concern. If you are involved in an injury case, the best thing to do is suspend your social media accounts. Even if you're not currently posting, things from your past can be used against you by a skilled attorney. If you've checked all your past posts and decide to keep your account active, set all your privacy settings to the most restrictive and be extremely careful about anything you post. Even private posts and your friends' posts can be used in court.

Talcum powder case ends with big award

A jury in Middlesex County, New Jersey, awarded \$30 million in damages to a man who got mesothelioma from decades of talcum powder use. Mesothelioma is a deadly cancer that attacks the lining of the lungs. The man's wife was awarded a separate \$7 million. The man claimed he used Johnson & Johnson products like Shower to Shower and Baby Powder for more than 30 years and that this use led to his cancer.

Johnson & Johnson and other talcum powder companies are currently facing thousands of lawsuits over the talc/cancer link. Some are related to mesothelioma, like this case. Many others are related to the connection between genital talc use and ovarian cancer.

Talc is a soft mineral that is mined from the Earth. Talcum powder is generally considered safe, but talc is often mined in areas where asbestos is also found. Cross-contamination can create the risk of mesothelioma to anyone who inhales the powder.



Recoverable depreciation

Homeowner's insurance is a minor inconvenience until you need it, then it becomes a major life-saver! To make sure your policy covers you fully if disaster strikes, it is important to take the time now to review the details and understand what you need. With that in mind, we'd like to talk a little bit about recoverable depreciation.

Depreciation is an accounting method for allocating the cost of an asset over time. Since we are talking about homeowner's insurance, we'll use a roof as an example. Let's say a new roof costs \$10,000 and has an expected lifetime of 20 years. We take the cost divided by the lifetime and find that the value of the roof depreciates at a rate of \$500 per year. Now, let us imagine that the roof is damaged in a hail storm in its tenth year. The value of the roof is determined by starting with the initial cost (\$10,000) and subtracting the depreciation (\$500/year for ten years = \$5,000). The value of the roof when it sustains that damage is \$5,000.

In this example, the homeowner is stuck with a broken roof that's only worth \$5,000 but that will cost \$10,000 to replace. This is where recoverable depreciation comes in. If the homeowner's insurance policy includes recoverable depreciation, they will be able to get the full \$10,000 value of the roof, rather than the depreciated value of \$5,000. You can see the obvious advantage to having recoverable depreciation here.

Every insurance company is different, but the usual way a recoverable depreciation claim works is as follows. First, they pay the actual cash value of the claim (\$5,000 in example). Then the homeowner has the repairs done. After repairs are completed, the insurer pays the depreciated value (another \$5,000 in example). Homeowners usually have one year to make the repairs, with the possibility of a six month extension if needed.

You can see how important recoverable depreciation is to being fully covered in the case of a disaster. We recommend checking your policy to make sure you have this included and asking if you can add it if not.

Asbestos – is it really dangerous?

Most of us have heard of asbestos – it's been around for a long time and we've known it's dangerous for a long time too. But is it really as dangerous as its reputation?

Asbestos is one of six types of naturally-occurring minerals. Its fibers have been used in insulation and flame-retardants, as well as other building materials, automotive parts, gaskets and more. When asbestos fibers are inhaled, they lodge themselves deep inside the lungs, in the bronchia. When these fibers accumulate, they cause inflammation and scarring which causes chronic coughing and chest pain. Eventually, this can lead to mesothelioma, or cancer of the pleural lining (inside the lungs). It can also lead to lung cancer or asbestosis, a serious, progressive, long-term, non-cancerous disease of the lungs.

The people most at risk of asbestos exposure are those who work with it. For the rest of us, the most likely way we will come in contact with it is if it is in our homes. Unfortunately, it is not easy to tell if there is asbestos in your home. If you suspect its presence, it is best to contact a trained and accredited asbestos professional. If you find that there is asbestos in your home, don't panic. If the material is not damaged or disturbed, it is unlikely to pose a health risk. If the material is damaged or you are planning on remodeling, you will probably have to have it removed or repaired by a professional.

So, to answer our original question – Yes, asbestos is as dangerous as its reputation.





Enjoy a safe night of **trick-or-treating**

Halloween is a fun holiday for children of all ages! If your kiddos are going out for trick-or-treating this year, it is important to remind them to stay safe while collecting candy and handing out scares.

One of the best parts of Halloween is seeing all the kids in their costumes. Whether scary or cute, all costumes should fit properly and not hang too close to the ground. A cape that is too long, for example, can pose a tripping hazard. Comfy shoes are a must for any trick-or-treater. It will be a long night and comfy shoes will make the experience a whole lot better. Ideally, a child's costume should be brightly colored, or at least be decorated with bright or reflective material. Flashlights and glow sticks also help to make children visible to passing motorists. If you buy a costume from a store, make sure it is made of flame-resistant material.

Before the kids head out, remind them to be safe pedestrians. It is best to stay on the sidewalk whenever one is available, to walk, not run, and to avoid "popping out" from between parked cars. Most drivers slow down and pay attention on trick-or-treat night, but there will always be those who are driving distracted or too fast. Better to be a defensive walker than risk an accident.

Finally, when the kids return with their big bag of candy, it is important to go through and remove any items that are unwrapped or have broken seals.



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The greatest professional compliment we can receive is when one of our clients refers a friend, family member, or neighbor to our firm. Thank you to everyone who has done so. We appreciate your confidence in us.

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Vote On November 6! Make your voice heard

Election day 2018 is November 6th. This year's election is a big one! On the ballot across the country are all 435 seats in the U.S. House of Representatives, 35 seats in the U.S. Senate, 39 State and territorial governorships, and numerous other state and local contests.

Landing halfway between Presidential election years, this year's election is known as a midterm election. At stake on the Federal level is which party will control the House and Senate for the remainder of President Donald J. Trump's first term. Midterm elections typically see lower turnout than years in which the President is being chosen. Roughly 40% of eligible voters turn out for midterms versus 60% during presidential election years.

*On November 6th, make your voice heard by exercising your franchise – **get out and vote!***