

## One Simple Step To Protect You and Your Family

Uninsured Motorist insurance is inexpensive and covers you, your family and others when struck by another vehicle without insurance or *enough* insurance.



**W**hat would you do if you were severely injured in an auto, bicycle, or motorcycle accident and the responsible person did not have insurance or did not have enough insurance? There is a very inexpensive way to protect you and your family — get uninsured motorist coverage.

Uninsured Motorist (UM) insurance is inexpensive and covers you, your family and others when struck by another vehicle with-

out insurance or *enough* insurance. Included within UM coverage is Underinsured Motorist (UIM) coverage. Underinsured Motorist coverage means that if the vehicle that causes an accident does not have enough insurance to compensate you for medical bills, loss of earnings, pain and suffering, etc., then you can collect the balance of your claim from your own insurance company. Most people

■ UM Coverage — *continued on page 3*

## What's New?

**A**fter 27 years of helping clients get great settlements and verdicts, we're launching our client newsletter. This is our way of connecting with you and providing you with helpful information to keep you informed and well-represented. If you, your family, neighbors, co-workers, or anyone you know is injured, please call us 24/7 for a FREE case evaluation.

**MILLION DOLLAR ADVOCATES CLUB:** STEINBERG & SPENCER attorney Steven Hilst is officially a member of the Million Dollar Advocates Forum. Membership to this organization is limited to attorneys who have won a million dollar or more settlement or verdict. Fewer than 1 percent of all lawyers are members.

**SPONSORSHIPS/COMMUNITY INVOLVEMENT:** We have become a sponsor of some organizations that keep people safe and healthy. We participate and contribute to MADD—Mothers Against Drunk Driving. This great organization is striving to reduce drunk driving and make our highways safer.

We are also sponsors of the L.A. Triathlon Club. Triathalons consist of swimming, bicycling and running. This awesome club helps people train for triathalons while encouraging a healthy lifestyle. Peter Steinberg is an active member and has completed eight triathalons with more scheduled in 2009.

Lastly, Steinberg & Spencer is also a member in good standing with the Better Business Bureau (BBB). ■



Peter Steinberg

Winning cases for injured people and their families.

# \$1.35 Million Settlement Won in Motorcycle Accident

**A**ttorney Steven Hilst with Steinberg & Spencer recently obtained a hard fought \$1.35 million settlement involving a motorcycle accident. Our client was riding a motorcycle to work just before dawn when the driver of a pick-up truck turned left directly in front of him, resulting in multiple broken bones and traumatic brain injury. Hilst is well known for his expertise in cases involving traumatic brain injury and overcame major insurance company opposition to document and prove this devastating injury.

The truck's driver claimed that he did not see the headlight of the approaching motorcycle even though the headlight was turned on. Both the truck driver and a witness did not see the oncoming motorcycle, but instead focused their attention on the double headlights of automobiles further away.

Whenever driving it is essential to be aware of all other vehicles. It is especially important to be aware of possible motorcycle traffic which can be difficult to see. Because



Motorcycle accidents are complex and often result in serious injuries, pain and suffering, and loss of income. There are insurance, medical, and legal issues involved. Do not leave your future to chance. Call us for a free consultation with our staff of knowledgeable and successful attorneys.

the driver of the pick-up truck did not pay careful enough attention to approaching traffic, he failed to notice our client, resulting in the accident.

When riding a motorcycle, please remember that not all motorists will be able to see you. Not only does this require you to be extremely cautious of all vehicles around you, but the law requires you to always wear a motorcycle helmet. If the motorcyclist in this case had not been wearing a helmet, he almost certainly would have died.

The attorneys at Steinberg & Spencer are very experienced in serious automobile and motorcycle accidents. If you or a loved one are injured in an automobile or motorcycle accident, please IMMEDIATELY call us for a FREE evaluation of your case. Also, remember there is never a fee unless we recover. ■

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## Q and A...

**Question:** *You recommend that we get uninsured motorist coverage. Does that apply to people like me who ride motorcycles?*

**Answer:** Absolutely and that's a great question. In fact, since motorcycle injuries are often more severe, it's crucial that you have uninsured motorist coverage on your motorcycle in case somebody injures you who does not have insurance or does not have enough insurance.

Also, if you're injured while riding a bicycle you are protected by your uninsured motorist coverage.

Have a question? Call us for a free consultation at 1-800-350-8888.



Steven Hilst

## Premises Liability

# When 'Slip and Fall' is Not Your Fault

If you slip and fall and are injured, the property owner may be held legally responsible to fully compensate you for your injuries.

Falls are consistently the number one leading cause of injuries in the United States. The National Center for Injury Prevention and Control estimates that falls accounted for more than 8 million injuries in 2007. Many law firms do not have the experience to handle these cases and won't take them. We have the experience and have represented hundreds of clients and won millions of dollars for them.

"Slip and fall" cases usually are under the broader category of "premises liability" claims in which property owners and business proprietors have a responsibility to provide a safe environment. If a person trips or slips and falls and is injured on their property, the owner may be held legally responsible to fully compensate the victim for their injuries.

Slip and fall accidents may occur as a result of slippery or other substances on the floor or ground, holes or broken flooring, poorly maintained steps, missing or loose handrails, torn carpeting, poor lighting and leaking drinking fountains and pipes. These can occur at apartment buildings, restaurants, grocery stores, shopping malls, private homes and construction sites. Steinberg & Spencer has handled and been successful in all of these cases.

To establish who will be responsible for the fall, we analyze several different factors. In California, we must prove negligence (carelessness) of the property owner or business proprietor. To do so, we must show that the cause of the fall was a defective or dangerous condition, that the owner knew or should have known about the condition and had an opportunity to repair or warn of it. We can also prove negligence by showing that the property owner violated a relevant statute such as a building code that requires a handrail on a stairway. ■

## What should you do if you're involved in a 'slip and fall' incident?



Before you call us, immediately after you fall, inspect the area to determine the cause. Get the names, addresses and phone numbers of anyone who saw you fall and anyone else who knows or saw the unsafe condition. We will need witnesses to testify as to the condition of the floor, lighting and other factors that played a role. Have the manager or supervisor on duty record the incident and get a copy of anything prepared by the business. If possible, take photographs of the area because temporary and even "permanent" conditions have a way of changing if the property owner thinks you might file a claim for injuries. Then of course, call us and we'll get to work.

Steinberg & Spencer has successfully handled falls at movie theaters, restaurants, condominiums, home improvement centers, bathrooms, office buildings, private residences, work sites and other locations. Please call us for a free evaluation of your case at 800-350-8888. ■

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## ■ UM Coverage — continued from page 1

do not realize how important it is to have this coverage. All year long we obtain compensation for our clients far *above* the responsible party's policy limit by obtaining additional compensation from our client's own UIM policy. Obtaining this additional compensation from your own carrier, in our experience, does not result in any increase in your premium.

**Uninsured Motorist coverage is the least expensive, best bargain when it comes to your auto insurance coverage. Think of UM and UIM not as a cost but as an inexpensive investment to protect you and your family.**

In California, UM and the included UIM are so important that if someone is foolish enough to not want it then they must sign a written waiver excluding it from coverage. Further, UM covers you in an automobile, on a bicycle, as a pedestrian, or even on a train, provided that the responsible party was driving a motor vehicle. It even covers you in a hit and run situation.

We recommend that you buy as much UM coverage as you can afford. Our experience is that \$15,000 in UM coverage costs approximately \$25 every six months. But for \$100,000 in UM coverage, the cost is approximately \$50 every six months (depending on your age, car, and insurance company). For this little extra sum, we encourage our clients to carry at least \$100,000 worth of UM protection. For anyone who has an umbrella policy, please make sure that your umbrella also has UM coverage.

Here's one example: if you are seriously injured by someone with a \$15,000 liability policy and you have \$100,000 in UM coverage, we'll first get you the \$15,000 from the other driver's insurance company, and then \$85,000 under your own UM policy. We do this all year long. ■

800.350.8888



# We Appreciate Your Referrals

Nearly half of our clients come from referrals of past and present clients. We appreciate your confidence and always value your referrals! Did you also know that more than 50 law firms refer their personal injury clients to us? Why? Because they know who to trust to get outstanding results — and provide the respect and professionalism their clients deserve.

For nearly 30 years, we've won settlements for people from all walks of life — from plumbers to police officers and janitors to judges. We truly appreciate your referrals and always give them first class treatment. We are available 24/7 to help your family, friends, neighbors and co-workers when they need us.

**Call us for a FREE consultation at 1-800-350-8888.** ■

## Recent settlements

Steinberg & Spencer has won millions of dollars for our clients. Some recent victories include:

- \$1,350,000 Motorcycle v. Automobile Accident (*see page 2*)
- \$1,000,000 Automobile v. Automobile Accident
- \$983,000 Automobile v. Automobile Accident
- \$600,000 Truck v. Automobile Accident
- \$500,000 Workplace Accident
- \$300,000 Dog Bite
- \$335,000 Falling Merchandise at Store
- \$250,000 Slip and Fall
- \$100,000 Bicycle Accident

*The above results are dependent on the facts of the particular case and results will differ depending on the facts and injuries of each case.*



## Inside: How to Protect You and Your Family

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