

**SPECIAL
EDITION**

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Referrals

We want you to think of us as your law firm. If you have legal matters that need attention, please let us know. If we cannot handle the matter, we will refer you to a competent firm that can.

Please feel free to refer us to your family, friends, and neighbors for their legal needs. We welcome the opportunity to help.

CALL US. YOU'RE
GOING TO
FEEL A WHOLE
LOT BETTER
ABOUT THINGS.



Auto accidents and injuries

Victims

In a devastating instant, a driver and passengers can become victims of another driver's negligence in an auto accident.

Seriously injured victims suffer large and worrisome medical bills. Since many cannot work, they have difficulty supporting their families while recovering.

Restitution

Victims should be entitled to recover restitution for property damage and loss, lost wages, medical costs, pain and suffering, and mental anguish.

Attorneys

A qualified vehicle accident attorney can protect victims' rights and help recover fair and complete compensation for physical injuries and damages. Accident attorneys, who know how a crushing impact can harm a human body, recommend a physician's examination since unseen or overlooked injuries can later turn into major health challenges.

Insurance

Insurers want to minimize payouts to accident victims. An experienced accident lawyer, who is well aware of insurance company tactics, can negotiate an optimum settlement outcome. Attorneys usually advise victims to discuss their situations before signing documents or accepting offers.



The "Golden Hour"

Drivers have a "Golden Hour" after an automobile accident to protect their rights. After an hour, cars may be moved, the driver may not recall important details, and witnesses may depart.

- If there are injuries, get medical help right away.
- Call an attorney as soon as you can.
- Admit no wrongdoing. Sign no documents.
- Get witnesses' names and addresses.
- Obtain an accident report.
- Notify your insurer.

Know your rights and responsibilities as a driver.

When should a driver obtain legal

► Driver rights

Drivers have important rights that can protect them if they are injured or their property is damaged by others' negligence. These include the right to...

- Exercise personal legal rights to...
 - obtain immediate medical attention.
 - demur, oppose, or decline blood, breath, urine, or agility testing.
 - refuse to answer questions.
 - turn down a request to search a vehicle.
 - collect evidence at accident scenes.
- Legal representation by an attorney.
- Investigate and determine the true causes of accidents.
- File a lawsuit in court to hold negligent drivers and others responsible for paying for property damage, physical pain and suffering, mental pain and suffering, medical and rehabilitative expenses, past and future lost income, permanent impairment, or permanent disfigurement.



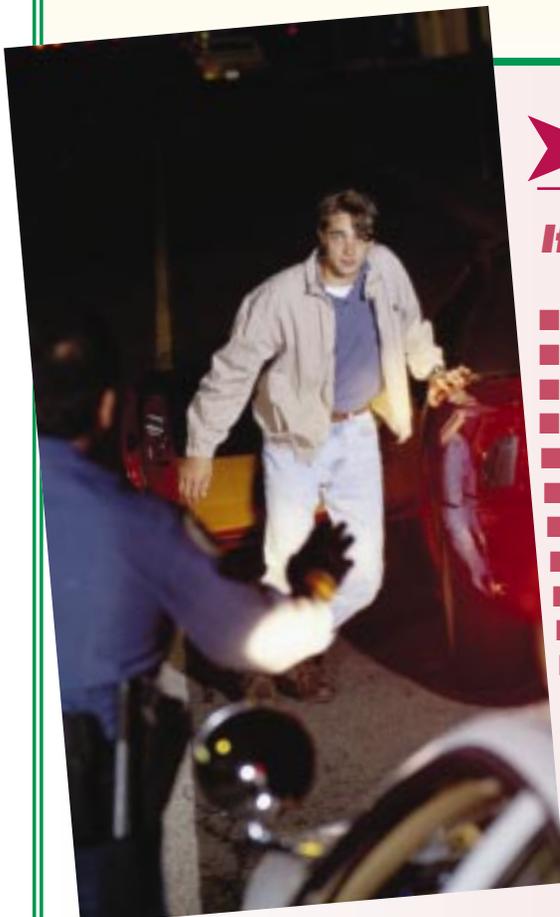
► Police stops

If a police officer pulls you over

For your own safety, be courteous and compliant in dealing with police.

- Pull over to the shoulder immediately.
- Remain in the vehicle until asked to do otherwise.
- Turn on interior lights at night.
- Keep hands in sight.
- Tell the officer if you are armed.
- Ask permission to reach for driver's papers.
- Turn over documentation.
- Wait for an explanation about why you were pulled over.
- Ask questions but don't argue.
- Promptly exit the vehicle when asked.
- Never touch, threaten, or behave defiantly towards a police officer.
- Keep a respectful distance from the officer at all times.
- Politely refuse permission for the officer to search your vehicle.
- Accept a traffic ticket. **You and an attorney can contest it in court.**

If at any time an officer is rude or otherwise makes you feel unusually uncomfortable, note his or her name and badge number. Mention it when you contest the summons.

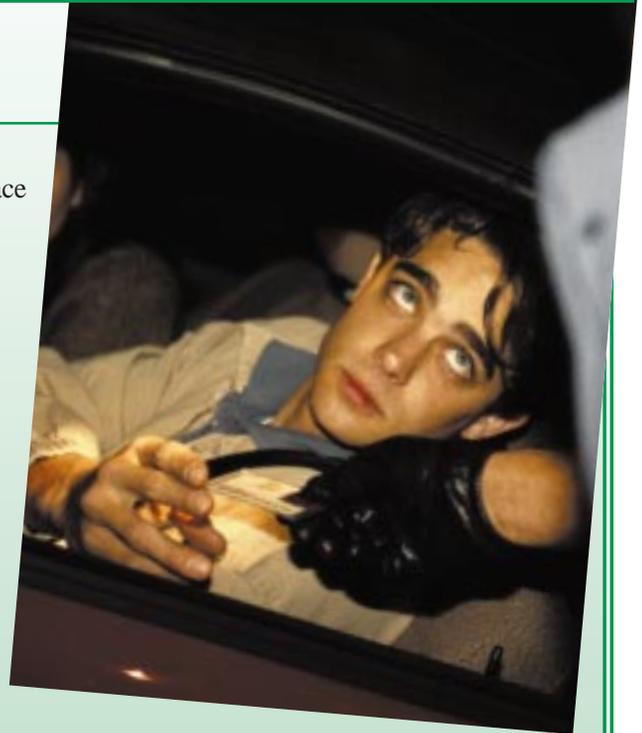


counsel to protect his or her rights?

➤ Traffic citations

Police stop drivers for suspicion of speeding, running traffic signals or signs, or violating other traffic regulations. Anyone pulled over who may face a significant potential traffic infraction should take the following steps:

- Comply with requests to show driver's license, registration, and proof of insurance.
- Answer questions directly and clearly.
- Do not admit guilt.
- Do not volunteer information.
- No matter how upset you are, avoid arguing or protesting.
- Officers may lawfully check your vehicle exterior for code violations.
- Sign the citation. You're not admitting guilt, only accepting the charge.
- **Immediately contact a traffic-law attorney** to argue your case in court, where you are presumed innocent. An attorney may successfully contest a ticket, obtain a reduced judgment, or keep the incident off your driver's record.



➤ Driving under the influence

Driving under the influence of alcohol, illicit drugs, or strong medications is wrong. No one should ever do it.

Those convicted of impaired driving may go to jail, face severe financial challenges, have difficulty obtaining rehabilitative treatment or purchasing auto insurance, or may become community pariahs.

Impaired-driving arrests are not always impartial or evenhanded. For instance, officers may apply due process unfairly. Police may not be able to justify their evaluation and arrest as proper and legal. Breath or blood testing may be inaccurate.

What can a driver do to minimize the potential of an impaired-driving arrest?

- Never drive when impaired by alcohol, illicit drugs, or strong medications.
- Designate someone who will avoid all alcohol consumption and drive others to and from parties and places of entertainment.
- Select no- or low-alcohol beverages for consumption.

What should a driver do if stopped or questioned by law-enforcement authorities for impaired driving?

Remember that almost all states impose penalties for refusing to take blood, breath, urine, or other tests.

- Never try to run or escape from police.
- Avoid making any statements to law-enforcement officials.
- **Obtain the counsel of an attorney as soon as you can after being stopped or detained.**

RETURN SERVICE REQUESTED

Our *Martindale-Hubbell* rating

Jason R. Schultz, P.C., has earned an AV rating in the *Martindale-Hubbell® Law Directory* for our legal capabilities and devotion to professional ethics. Since Martindale-Hubbell bases assessments on surveys of members of the bar and of judges, we take pride in our colleagues' recognizing and respecting the quality of our legal work.

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The information included in this newsletter is not intended as a substitute for consultation with an attorney. Specific conditions always require consultation with appropriate legal professionals.

Driving safely

Everyone can drive more safely and confidently in all driving conditions by reviewing some basics:

Your car

- Keep it in tip-top shape. Have tires, wipers, lights, and battery checked.
- Clean windows and lights.
- Be visible. Turn on headlights at dusk, especially in rainy or low-visibility conditions.
- Insist that everyone wear seat belts.
- Tune your radio to local weather updates.



Your driving

- Stay calm and alert at all times.
- Concentrate and drive defensively.
- Go slower, especially under adverse weather and other poor-visibility conditions. You can see only as far as your headlights' beams in the dark.
- Accelerate and brake more slowly in bad weather, and always signal before turning or changing lanes.
- Maintain a safe distance from cars in front of you. Braking distances increase dramatically as slippery conditions intensify.
- Get used to your car's antilock braking system.
- Refrain from overbraking during skids. Instead, remove your foot from the gas, and steer your car to safety.
- Take necessary precautions to avoid car theft.
- For more information, call our law office at **404-584-6668**.

Auto insurance

Are you fully covered?

Even responsible drivers who believe they have good auto insurance protection may come to learn that their coverages don't fully protect them in an accident.

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

Underinsured motorist coverage safeguards you if you are injured by a careless driver who has only minimal insurance. Since uninsured motorist coverage doesn't apply, the other driver's minimal liability policy may not cover all of your injuries. Your own policy may not cover injuries, either.

Protect yourself and your family

Obtain sufficient auto coverage for all family drivers. Your auto insurance agent can outline the extent to which your uninsured and underinsured motorist coverages will safeguard your family. If they are inadequate, increase this relatively inexpensive protection.