

The Road To Justice Starts Here

June 2018



**PURCHASE GEORGE
& MURPHEY P.C.**
ATTORNEYS AT LAW



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REFERRALS

We appreciate your referrals of family & friends. Show them you care enough to help.

833-7100

ATTENTION: MOTORCYCLISTS

help prevent coverage tragedies

Most Pennsylvania auto insurance companies structure their policies so as to force motorcyclists to insure their motorcycles separately from their other vehicles. This often results in low or limited coverage and causes what we call “insurance coverage tragedies.”

An insurance coverage tragedy results when the harms and losses caused by an accident exceed all available insurance coverage. This often leaves a seriously injured motorcyclist (or in the event of a wrongful death, his widow and children) with no ability to pay all of their medical bills (or satisfy the medical liens). The problem or “tragedy” is made even worse when the at-fault driver has minimum insurance or no insurance at all.

You can do something to protect yourself and your family from suffering an insurance coverage tragedy. Stop buying minimal coverage for your auto insurance. Get a one million dollar policy today!

This may sound impossible to some people, especially when you hear that you need only four times the minimum coverage (which is in fact often woefully inadequate when a motorcyclist is injured).



The good news is that for a relatively low price, motorcyclists can avoid becoming victims of insurance coverage tragedies. Buy the maximum amount of uninsured/underinsured (UM/UIM) benefits. Depending upon your driving record, an increase in your auto policy from \$100,000 to \$1,000,000 will raise your yearly rate by only a few hundred dollars.

So, get the protection you and your family needs. Call your auto insurance agent today and add UM/UIM benefits to your policy. For more information about underinsurance and how to prevent coverage tragedies download our free book, *The Road to Justice: The Ultimate Guide to Car Accident Cases in Pennsylvania* at www.YourErieLawyers.com or call for a free review of your auto insurance policy at 833-7100. ■

DOG ATTACKS & owner liability

We're animal lovers at Purchase, George & Murphey, P.C. But we also know that dogs and other animals can cause awful injuries, particularly when they bite children. With more runners, bicyclists and young children outdoors, this is the time of year when the number of dog attacks spikes.

In the United States, nearly 800,000 people sustain dog bites each year that require medical attention. The laws that determine liability in dog-bite cases vary from state to state. Generally, in Pennsylvania, if a dog is loose and bites someone off the owner's property, or if a guest is bitten on the owner's property by a dog whose owner knew of the dog's tendency to bite, then the dog owner is liable and the victim is entitled to compensation. It is not necessary to prove that the dog has previously bitten someone, only that it has behaved in a way that would put a reasonable dog owner on notice of its tendency to bite.

Learn more about the dog bite laws in Pennsylvania by visiting www.YourErieLawyers.com. We offer free information, including suggestions about what to do if you or your child has been bitten, safety advice for how to avoid an attack, and information about how an experienced lawyer can help you should someone you know be harmed by a dog. ■



juuling

A GROWING TREND AMONG TEENS

E-cigarettes are intended for adult usage, but they are extremely appealing to teens. The cartridges' liquid nicotine comes in unique flavors, such as mint, mango, and cucumber, among others; the decal covers come in colorful designs; the device can be easily recharged on a laptop; and the e-cig supplies a "head rush" that many teens crave.

Recently, the Juul (manufactured by Juul Labs) has become the go-to vaping product among many teenage vapers, and its use is frustrating school teachers and administrators across the nation. Juuls look like USB flash drives, making them inconspicuous; the fruity, sweet odors they emit can pass as lotions or body sprays; and kids can easily exhale the vapor inside a shirt or sweater or into a backpack unnoticed, even during class.

Juuling is more harmful to kids than adults. Kids' brains are still developing, making them more susceptible to addiction. And Juuls pack a punch; nicotine concentrations can be up to almost twice that of other vaping products. Juuling can affect teens' behavior, memory, concentration, and ability to learn. In addition, adolescents who juul are twice as likely to suffer respiratory ailments as those who don't, and are more predisposed to taking up traditional cigarette smoking.

Although there are age requirements for purchasing Juul products, underage teens are resourceful—where there's a will, there's a way.

Signs of juuling that parents can watch for include increased thirst (the vapors can cause dry mouth), a new sensitivity to caffeine, and nosebleeds. As with many situations, good parent-child communication is essential to warding off this awful habit and its ill effects. ■



10 things

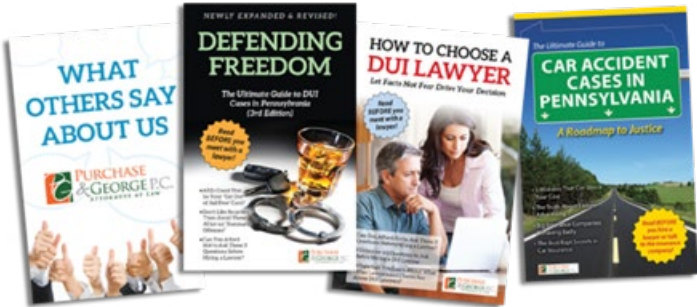
EVERYONE SHOULD KNOW ABOUT MOTORCYCLES



- 1** Over half of all fatal motorcycle crashes involve another vehicle. Most of the time, the motorist, not the motorcyclist, is at fault. There are a lot more cars and trucks than motorcycles on the road, and some drivers don't "recognize" a motorcycle – they ignore it (usually unintentionally).
- 2** Because of its small size, a motorcycle can be easily hidden in a car's blind spots (door/roof pillars) or masked by objects or backgrounds outside a car (bushes, fences, bridges, etc.). Take an extra moment to look for motorcycles, whether you're changing lanes or turning at intersections.
- 3** Because of its small size, a motorcycle may look farther away than it is. It may also be difficult to judge a motorcycle's speed. When checking traffic to turn at an intersection or into (or out of) a driveway, understand that a motorcycle is often closer than it looks.
- 4** Motorcyclists often slow by downshifting or merely rolling off the throttle, thus not activating the brake light. Allow more following distance, say 3 or 4 seconds. At intersections, anticipate that a motorcyclist may slow down without visual warning.
- 5** Motorcyclists often adjust position within a lane to be seen more easily and to minimize the effects of road debris, passing vehicles, and wind. Understand that motorcyclists adjust lane position for a purpose, not to be reckless or show off or to allow you to share the lane with them.
- 6** Turn signals on a motorcycle usually are not self-canceling, thus some riders (especially beginners) sometimes forget to turn them off after a turn or lane change. Make sure a motorcycle's signal is for real.
- 7** Maneuverability is one of a motorcycle's better characteristics, especially at slower speeds and with good road conditions, but don't expect a motorcyclist to always be able to dodge out of your way.
- 8** Stopping distance for motorcycles is nearly the same as for cars, but slippery pavement makes stopping quickly difficult. Allow more following distance behind a motorcycle because it can't always stop "on a dime."
- 9** When a motorcycle is in motion, see more than the motorcycle – see the person under the helmet, who could be your friend, neighbor, or relative.
- 10** If a driver crashes into a motorcyclist, bicyclist, or pedestrian and causes serious injury, the driver would likely never forgive himself/herself. ■



Free Books



This publication is intended to educate the general public about personal injury, medical malpractice, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

TIPS FOR KIDS: dog bite prevention

Pennsylvania dog bites are unfortunately one of the risks of the warmer weather. We love dogs at Purchase, George & Murphey, P.C. but we also know that irresponsible dog owners and poorly trained dogs can cause great harm, particularly when dogs bite children. Talk to your kids about these dog safety tips to help them avoid or minimize the risk of a dog attack:

- Do not approach an unfamiliar dog
- Do not run from the dog or scream
- When approached by an unfamiliar dog, remain motionless (e.g., be still like a tree)
- If knocked over by a dog roll over and be still (e.g., be still like a log)
- Do not play with a dog unless an adult is present
- Tell an adult about stray animals or dogs behaving unusually
- Do not make direct eye contact with a dog
- Do not disturb a dog that is sleeping, eating or caring for puppies
- Let a dog see and sniff you before you try to pet it
- If you've been bitten, tell an adult right away ■

