



o one expects to have a car crash, but more than 6 million people in the U.S. are involved in crashes every year.

It's natural to feel anxious and upset when it happens to you, but knowing what to do can help you stay calm and, if you are entitled, reach a fair settlement. Here's what every driver should know:

#### Don't Leave the Scene

Only after you have exchanged information with others involved in the crash – and received permission from any law enforcement officer present – should you leave the scene of the accident. If you leave before then, you risk a hit-and-run charge.

### **Check for Injuries and Danger**

Determine if you or anyone in your vehicle is hurt. Then, assuming it's safe to do so, exit your vehicle and check on other drivers and passengers. If you discover any injuries, immediately call 911.

#### **Call the Police**

If there are injuries and you've already called 911, a police officer will likely be in route. If no one appears to have any injuries, it's still important to report the accident to local law enforcement and ask that an officer be dispatched to the scene.

Even if the crash is minor and nobody is hurt, you should call highway patrol or the local police. Request the responding officer's name, badge number and contact info. Also ask for a final copy of the police accident report for insurance purposes.

### **Move Vehicles**

If the accident is fairly minor with no serious injuries, try to get all vehicles moved over to a shoulder and outside the flow of traffic.

## Obtain Insurance and Personal Information

Identify any other drivers involved in your accident and obtain their name, contact information, driver's license number and car insurance details (company, policy number). To prevent transcription errors or the loss of information, take a picture of the other driver's insurance card and driver's license, and email or text it to yourself.

If there are any witnesses, get their names and contact information as well. Your insurance company or attorney may need their testimony to confirm your account of what happened.

#### **Gather Potential Evidence**

Acquire any evidence. Note details related to the vehicles involved in the accident, such as: general description, make, model, year and license plate number. Also, take pictures of any vehicle damage, skid marks, or area conditions.

#### Watch What You Say

Regardless of how you feel or what you believe, do not admit fault to the other

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# Letter From

We have all been through a lot since our last And there is still

much uncertainty ahead. It has been a blessing to see so many people come together while remaining distant. We are also so appreciative of my amazing staff. We have continued to help people through these difficult times and innovation.

June is National Safety Month®. For this issue, we have selected two articles to help keep you safe and informed while in your vehicle. We have included a checklist in case you are in a car

accident. This is an important reminder for seasoned drivers, but also worth sharing with new drivers - our teens and grandchildren. The same can be said for the second article on "Sharing the Road With Commercial Trucks."

Our first priority is to keep the kind people of our community safe. However, accidents happen - that's why we are here. It's bad enough to be a victim in an accident. Don't let the insurance companies double down. If you have a Personal Injury case, please don't hesitate to visit jandils.com or call 877.526.3457. We hope you all enjoy your summer and stay safe!

Jan Dils brings her expertise to issues that affect you and millions of other Americans every day. While her knowledge spans the critical areas pertaining to Personal Injury, Veterans benefits, Social Security disability benefits and related appeals and claims, her practice remains focused on people, making sure you get the right answers and results.

## **EMPLOYEE SPOTLIGHT!** Cheryl Wingrove

Cheryl Wingrove, Receptionist Team Lead, shares her experience of how she balanced life and work over the last several "unique" months.

"Working through the pandemic has brought about many changes, some more challenging than others. My family stayed positive and made the best of it all. Instead of birthday parties for my 89-year-old dad and my now 16-year-old granddaughter, we did drive-by parades.



Who would have thought of doing this in 2019? But they really were bright spots during a crazy time."

Cheryl sat on her back porch in her pajama pants listening to church service on

Facebook with her husband Dallas. The grandkids did many things they haven't really done before. "The hardest part of this whole thing has been not getting to hug and kiss my family. But Dallas and I sat in our car while they stood on their porch or sat in their yard. We blew kisses and gave virtual hugs."

#### **NOTEBOX**

#### Freedom Fun Run 5k Canceled

Due to COVID-19 and in order to ensure the health and safety of Veterans, participants, volunteers and staff, the decision has been made to cancel Jan Dils, Attorneys at Law's 2020 Freedom Fun Run 5k. Please be assured that those who have already registered for the event will receive a FULL REFUND as soon as possible.

While the Jan Dils team is disappointed to cancel this year's event, given the current circumstances and recommendations for continued social distancing, the safety of all participants is the first priority.

# **Community Corner**

The final months of Karen Sprout's teaching career have been nothing short of memorable. Amidst a global pandemic, our April 2020 Golden Apple Award winner continues to impact the lives of future students.

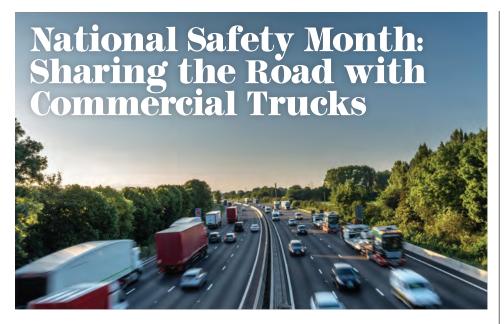
"I just like that freshness and the excitement they have for school and I love instilling that love of learning in them. I want them to be life-long learners and I want them to love being at school." Karen added.

With 15 years in the classroom, and eight at Lubeck Elementary as a Pre-K teacher, Karen encourages parents to spend as much time with their children as they can. When asked what she will miss most

about teaching when she is retired, she answered "everything."

Karen will officially be presented with her Jan Dils Golden Apple Award and jewelry from Baker & Baker Jewelers once social distancing orders have been lifted.





une is National Safety
Month®. Now, more than
ever, safety is crucial. Observed annually by the National Safety Council (NSC),

the nation's leading nonprofit safety advocate, National Safety Month focuses on saving lives and preventing injuries.

At Jan Dils, Attorneys at Law, we recognize and appreciate the commercial trucks working hard to keep vital items on the shelves. So, while many of us may not be traveling as much this particular summer, we are still on the road driving alongside commercial carriers. We want you to be safe.

#### **Tips for Passenger Vehicle Drivers**

Large trucks and buses (commercial motor vehicles or CMVs) have large blind spots, long stopping distances and limited maneuverability that make it vital for other drivers to focus on safety. Simple actions by all passenger vehicle drivers and motorcyclists can help to avoid problems. Follow these Rules of the Road:

#### **Stay Out of the Blind Spots**

Large trucks and buses have huge blind spots on all four sides. If you can't see the driver in the vehicle side mirror, assume the driver can't see you. Don't drive in a blind spot – slow down or move ahead to stay visible and take extra care when merging.

#### **Pass Safely**

Make sure you can see the driver in the vehicle mirror. Signal clearly then move into the left lane and accelerate so you can get past the truck safely and pass promptly. Don't linger in the blind spot. Also, make sure the truck is visible in your rearview mirror before you pull in front; give it extra space.

Don't pass trucks on downgrades where they tend to pick up speed, and never pass from the right lane.

#### **Don't Cut It Close**

It's especially dangerous to "cut off" a commercial truck. If you move in quickly, you'll likely be in a blind spot. Even if you're visible, the vehicle may not be able to slow quickly to avoid a crash because of the amount of time it takes to stop.

#### Stay Back

Tailgating a truck puts you in a blind spot. Because trucks are high off the ground, your vehicle could slide (or get pushed) under a truck in a crash. Stay back when stopped, particularly on an upgrade, where a truck might roll back.

#### **Anticipate Wide Turns**

Trucks need extra turning room; they swing wide or may start a turn from a middle lane. Never try to squeeze by or get between a turning vehicle and the curb. Never "block the box" at an intersection or stop in front of the line, so trucks can turn safely.

The Complexity of Trucking Accidents Cases involving commercial trucks are normally much more complex than those involving other types of vehicles. The trucking industry is very regulated by both the state of West Virginia as well as the federal government. This means that there are strict rules in place that must be followed by those in the industry.

We at Jan Dils, Attorneys at Law, understand the different regulations that govern those in the trucking industry, and that knowledge combined with legal acumen helps us provide an honest assessment of liability in trucking cases. Of course, we provide these tips to keep you safe, but if you are involved in an accident with a commercial truck, please do not hesitate to contact us at jandils.com.

Sources: www.nsc.org/work-safety/get-involved/national-safety-month www.fmcsa.dot.gov/ourroads/tips-driving-safely-around-large-trucks-or-buses

## **Peaches and Cream**

Nothing says summer like peaches. From the kitchen of Jan Dils, Attorneys at Law, receptionist **Billie Garrett**, this recipe is the cream of the crop!

#### **INGREDIENTS:**

1.5 cups Bisquick®

2 pkgs. vanilla pudding

28 oz. pkgs. cream cheese, softened

2 large cans sliced peaches

6 tbsp softened butter

2 tbsp sugar

1 tsp cinnamon

1 cup sugar



**DIRECTIONS:** Blend together Bisquick, vanilla pudding and six tablespoons of butter. Press into the bottom of a greased 9x13 baking dish. Drain the liquid from the peaches (save a little liquid for later) and place drained peaches on top of the crust. Mix the cream cheese and 1 cup of sugar and six tablespoons of peach liquid. Spread evenly over peaches. Stir together cinnamon and 2 tablespoons of sugar and sprinkle over top. Bake at 350° for 35-40 minutes. Enjoy.



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#### Continued from cover story

driver. Even if you truly believe you're at fault, facts may come out later that show you were mistaken. No matter what, do not lie, especially when giving a statement to the police. And don't make any promises to another driver, especially when it comes to the involvement of the police or insurance companies.

#### **Notify Your Car Insurance Company**

It's very important to notify your car insurance company as soon as possible, regardless of who is at fault. Your policy requires you to promptly notify your insurance company of any incident that could trigger coverage. Failure to provide timely notice to your car insurance company could jeopardize your coverage.

Keep in mind that reporting the accident to your car insurance carrier does not obligate you to file a claim. Speaking with your agent or an attorney can help you weigh the advantages and disadvantages of filing a claim, such as whether it could affect your premiums.

## Cooperate with Your Car Insurance Company

You have a duty to cooperate with your car insurance company's investigation into the accident. That means you should answer their questions and provide them with any evidence or information you collected following the accident. There is one caveat to this step. If you feel like your car insurance company is wrongfully denying your claim, or you may have criminal liability for the accident, consider contacting an attorney. Your attorney can make sure you don't say anything that can lead to bigger problems later on.

#### **Keep Careful Records**

If you have to get medical treatment or vehicle repairs, keep records of everything. Even if you don't plan on filing a claim, that can change. If you decide to file a claim or lawsuit in the future, you'll need records to substantiate your damages.

When a car insurance claims process

takes a long time or becomes complicated, it's a good idea to keep a journal or diary as to what goes on. Keep notes on who you talk to and what was said. Be sure not to delete any emails you exchange with anyone else concerning your accident.

#### **Don't Sign Anything**

Especially if you were in a serious accident involving injuries and vehicle damage, it's a good idea to consult an attorney before signing anything,

At Jan Dils, Attorneys at Law, we know that accidents are scary, but being prepared can help you make the best of a bad situation or even prevent it. But in the case of a more serious accident with injuries, know that we are here for you. Do not let the insurance companies take advantage of you. Give us a call at 877.526.3457 or visit jandils. com. Remember your first consultation is always free. Be safe. Even if we are driving and traveling less, accidents still happen.