



Turner & Turner PC



One of Michigan's Most Successful Personal Injury Law Firms
- "Turn to Turner and Turner" -

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www.turnerandturner.com

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Welcome

This issue of our Newsletter explains auto and motorcycle insurance provisions and what they mean for Michigan Drivers. We want you to know what types of insurance coverage we consider most important for our client's well being.

Our Firm

The law firm of Turner & Turner P.C. has been recognized as one of Michigan's most successful personal injury and medical malpractice specialists. We focus intently on our client's individual needs and understand that no two cases are the same. Our experience, knowledge and confidence have set the legal hallmark in personal injury and medical malpractice. At the law firm of Turner & Turner P.C., we serve the people of the states of Michigan and Ohio. Martindale-Hubbell, a prominent legal referral authority, gave Turner and Turner P.C. an "AV" peer rating, the highest ethical, professional and honesty rating a law firm can receive. We are a boutique firm, dedicated to serving our client's needs. We achieve results, are hardworking, ethical, honest and successful.



"A law firm's success can only be linked to the results it brings to its clients. At Turner & Turner, we earn the results that our clients deserve."

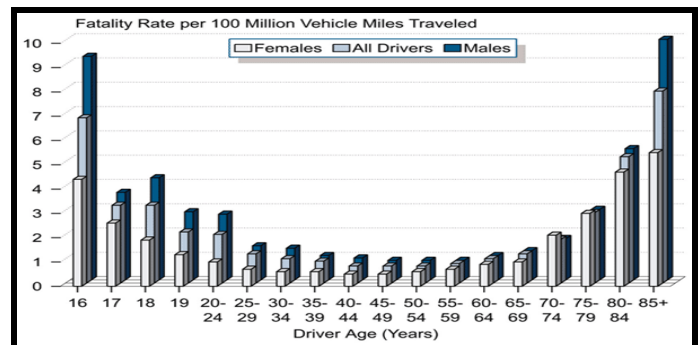
Lee I. Turner, Esq.

INSIDE THIS ISSUE

1	Michigan Auto Accident Statistics Understanding Your Auto Insurance Coverage
2	What is Personal Injury Protection (PIP)? Why you need Uninsured/Underinsured Coverage Motorcycle Accidents Third Party Claims for Damages
3	Auto Accident Tips Slip and Falls Injuries on the rise
4	Medical Malpractice News What to do before you take your motorcycle out again

Michigan Auto Accident Statistics

In 2007, there were over 300,000 reported motor vehicle traffic crashes in Michigan. In those accidents, more than 1,000 people were killed and more than 80,000 severely injured. Both the number of accidents and injuries resulting from these accidents are an increase compared to previous years. With this staggering number of accidents, we at the law firm of Turner & Turner P.C. are dealing with more and more clients who have been seriously or fatally injured in an accident with other drivers who do not have enough (or any) insurance. Hopefully, this information will help you protect yourself and your family.



Understanding Your Auto Insurance Coverage

As a law firm that handles many auto accident cases, we find that one of the most difficult challenges our clients face is understanding their auto insurance coverage. Auto liability insurance protects you against financial loss if you are sued. It is a contract between you and your insurance company. You pay a premium and the insurance company covers your liability to others. The insurance policy that you select will dictate the recovery you receive in the event of an accident or serious injury.

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Injured in an automobile, truck, motorcycle, slip and fall accident, or medical malpractice?

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What is Personal Injury Protection (PIP)/ Personal Protection Insurance?

Michigan Law *requires* that you carry “No-Fault” insurance if you’re the owner of a car or truck. Personal Injury Protection (PIP) protects you in an accident *even if you are at fault*. Benefits under PIP are payable to anyone who suffers an injury arising out of the ownership, operation, maintenance or use of a motor vehicle. PIP provides:

- Payment for all of your medical bills
- Payment for wage loss (for up to three years)
- Payment for attendant care services- physical, medical, and mental assistance at home
- Payment for household services- cleaning, cooking, household repairs, food shopping, lawn care, etc.

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Motorcycle Accidents

As many of us garage our motorcycles for the winter season, it is important to review your motorcycle insurance policy. More than 48,000 motorcyclists have been killed in single vehicle motorcycle accidents between 1995 and 2006. During that same time period, there were an estimated 294,000 non-fatal single vehicle motorcycle crashes. You need to make sure you are carrying enough insurance to protect you and your family in case of an accident.

Motorcycles are *not* motor vehicles covered under the No-Fault Act. As a result, if a motorcycle is the only vehicle involved in an accident, the motorcyclist is not entitled to no-fault benefits. If, however, the motorcycle is involved in an accident with another car, then the motorcyclist is entitled to No-Fault benefits provided the motorcyclist carries his/her own liability insurance for the motorcycle.

We recommend that you purchase disability coverage and additional medical insurance through either your insurer or medical insurance provider.

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Why You Need Uninsured and Underinsured Motorist Coverage (UM and UIM)

Will you be covered if you get into an accident and discover that the other driver is uninsured? Or what happens if your damages exceed the other drivers’ insurance coverage? Unfortunately, many drivers cannot afford insurance. You need to do all you can do to protect you and your family. Uninsured (UM) *and* Underinsured motorist (UIM) coverage is optional, though *highly recommended (and inexpensive)* auto insurance coverage. Uninsured *and* Underinsured insurance *pays you* for your damages if you are in an accident with an at fault driver who is uninsured or even underinsured. As our state hits tough economic times, we are representing more and more clients who have been in an accident with someone who carries too little or even no auto insurance at all. This insurance is purchased under your name and on your own policy. It may cost as little as \$4 per month.

That is why all of the attorneys at the law firm of Turner & Turner P.C. strongly recommend uninsured (UM) *and* underinsured motorist (UIM) coverage. We urge you to contact your insurance carrier today and add this additional, relatively inexpensive coverage.

Third-Party Claims for Damages

At Turner & Turner P.C., many of our client have suffered severe injuries as a result of automobile, truck, and motorcycle accidents. When you are involved in such an accident, you retain the right to sue if the other driver is at fault and you sustain a serious injury. You may be able to recover pain and suffering, and other non-economic damages.

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Auto Accident Tips

Auto accidents are one of the most common personal injury claims where victims may suffer in a variety of ways, including pain, mental suffering, disability and lost wages. When you are involved in an automobile accident, you may have the right to collect damages from the individual/company who injured you. There are several things to do if you are involved in a serious auto accident:

1. **Never** leave the scene of the accident.
2. Call the police immediately.
3. Obtain names and driver's information from those involved, exchange all information.
4. If you can, photograph the accident and damage to your car (many cell phones have a camera feature).
5. Notify your insurance company immediately.
6. **Call us at 1-888-8TURNER to protect your rights.**



Slip and Fall Injuries on the rise, new Court rulings allow you to recover

Daily living is filled with dangers and hazards. Slips, trips and falls are a leading cause of injury in the United States, with over 787,357 hospitalizations, second only to motor vehicle accidents. More than 1/3 of adults 65 and older fall each year in the United States. There were over 12,077 injury deaths from falls in the United States in 1982. The back is the most frequently injured part of the body in falls followed by the joints- wrist, elbow and shoulder, or the ankle, knee and hip. Falls are also the leading cause of brain injuries - something we see a lot in Michigan.

The Michigan Courts have made slip and fall cases very difficult for victims. However, two recent developments have improved the opportunity for victims to receive the justice they deserve.

If you slip and fall on black ice, you may be able to recover for your damages. If you slip and fall at an apartment complex or business establishment, you may be able to recover your damages.

About Us:



With nearly 40 years of personal injury and medical malpractice experience, we are capable of carefully addressing each of our client's needs. Turner & Turner has successfully tried hundreds of cases in the areas listed below. We also have experienced attorneys who have had success in issues that may not be listed here. Our areas of specialty include:

- | | |
|------------------------------|-------------------------------|
| Medical malpractice | Auto Accident |
| Hospital Injuries | Truck Accidents |
| Doctor malpractice | Boat Accident |
| Birth Defects/Cerebral Palsy | Motorcycle accidents |
| Closed Head Injuries | Slip and fall |
| Nursing Home Negligence | Wrongful death |
| Paralysis | Fraud |
| Burns | Product Defect |
| Amputations | Consumer Protection |
| Worker's Compensation | Age Discrimination |
| Employee discrimination | ERISA (employee benefit plan) |
| Death Benefits | Pension Benefits |
| Dog Bites | Commercial Litigation |
| Police Brutality | |

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Medical Malpractice Award of \$3,887,500

Turner and Turner P.C. recently represented and settled a Birth Trauma case against a hospital for failure to properly diagnose and treat a patient. The pregnant mom went to see the doctor with complaints of decreased fetal movement and was seen by an unlicensed medical assistant.

Unfortunately, the baby was born prematurely and now requires full time care. This could have all been avoided but for the Doctor's failure to see the patient and failure to properly treat and diagnose her. The firm represented the client and fought hard for her rights and the protection of her new born child. We received a favorable award.

Automobile No-Fault Settlement of \$275,000

The firm also represented a client who sustained serious back injuries after his vehicle was rear-ended by a pick-up truck. The client's MRIs showed that he had bulging and herniated discs in his lumber spine (lower back) from the accident. The insurance company refused to pay for most of the client's benefits, including the surgery, claiming that none of it was related to the accident.

We vigorously pursued this claim, and obtained a \$275,000.00 settlement on behalf of the client, which is a very high settlement in a case of this nature.

What to do before you take your motorcycle out again

If you are like us, you want to be back on the open road sooner then later. Before you bring the bike back out of the garage, it is important to make sure the bike is properly maintained and ready for the road:

- Check your motorcycle's tire pressure, headlights, taillights, and turns signals.
- Check your gas, oil level, and other fluid levels.
- Make sure to check your battery.

In addition, make sure you wear the proper safety gear. This includes proper leather pants, a jacket, gloves, and motorcycle boots. We at Turner & Turner also recommend that you wear a full face helmet. And of course, be alert on the road: *don't drink and drive.*

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