

The Texas Legal Alert

Wills-Trusts-Real Estate-Accidents

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This newsletter is published by the law offices of Andrew Traub. It is for informational purposes only and no legal advice is intended. Each case is different and you are invited to discuss your legal questions with Mr. Traub at no initial cost.



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Auto Insurance

Why you may not be adequately covered

Most people spend 20 to 30 hours researching and looking at new cars, but only 30 minutes buying auto insurance. Since most don't understand insurance, drivers often have insufficient automobile coverage to protect their vehicles and families.

Insurance companies— Focused on the bottom line

To an insurer, you're a set of "risk factors." See inside for the factors affecting your rates. Insurance companies work hard to be profitable. They increase premiums, raise deductibles, and reduce liability coverages when they can. They also spend millions of lobbying lawmakers to limit the ability of victims of auto accidents, personal injuries, and medical malpractice to recover fair and just compensation in courts of law.

Auto insurance agents—Not always there for you

To an auto insurance agent, you're a person and a sale. Most agents provide good coverage and services. But some don't live up to the "we're there for you" messages in television commercials. Everyone has heard insurance-agent horror stories.

Do you have enough auto insurance?

Many who think they have sufficient auto insurance protection learn otherwise after accidents. One option every driver should purchase is uninsured/underinsured motorist coverage (UM/UIM). Never sign UM/UIM waivers.

UM coverage protects you when a negligent driver in an automobile accident has no insurance. It pays lost wages, medical costs, and other expenses associated with serious injuries.

UIM coverage safeguards you if you are injured by a careless driver who has only minimal insurance. Since UM doesn't apply, the other driver's nominal coverage may not cover injuries you suffer. Your own policy may not cover injuries, either.

Protect yourself

Be sure you have sufficient auto coverage for all your family's drivers. Talk to your auto insurance agent to learn the extent to which your UM/UIM coverages will safeguard you and your family. If they are inadequate, increase this relatively inexpensive protection.



Shopping for auto insurance

The seven steps in buying auto insurance that will best protect you and your family include:

1. Educating yourself about state auto insurance requirements.
2. Comparison-shopping coverages.
3. Meeting with several insurance agents.
4. Reading the entire policy very carefully.
5. Listing all drivers.
6. Paying premiums promptly.
7. Disclosing past claims.

Thank You! Thank You! Thank You!

Special thanks go out to all of our clients and friends who graciously referred our law firm to their friends and neighbors last month! Our practice is built based on positive comments and referrals from people just like you. We just couldn't do it without you. Frank Hytken, Nora and Marcus Shaftel, Gary and Melanie Susswein, Lynn Johnson, Brent Devere, Quang Do.

Types of coverage

Auto insurance policies include several coverage elements, specifically costed out, that you should understand:

Bodily injury liability– protects you against injury, death claims, and legal expenses from an accident.

Property damage liability– covers property damaged by your car in an accident. Since liability covers other parties, almost all states require it.

Medical payments– compensates for injuries your passengers suffer. In some states it's optional. In “no-fault” states, personal injury coverage replaces basic medical compensation coverage.



Uninsured/underinsured motorist protection– pays for your and your occupants' accident injuries from uninsured, inadequately insured, or hit-and-run drivers.

Collision coverage– after you pay the deductible, it reimburses for damage to your vehicle, up to its book value.

Comprehensive– covers physical damage to your car from fire, flood, theft, vandalism, wind, and other non-accident causes, also with deductibles.

What affects auto insurance rates?

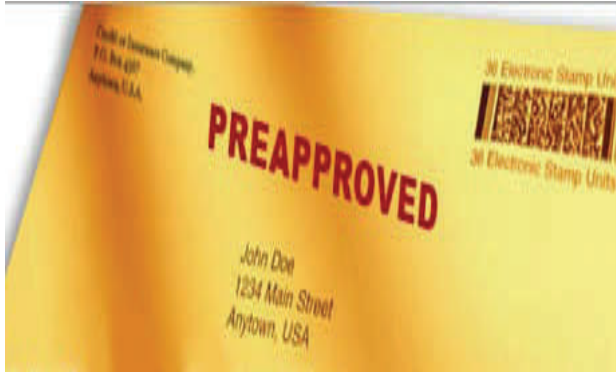
The insurance industry uses data that weigh the following risk factors in calculating your policy payments:

- **Accidents**–Every fender bender increases a driver's risk quotient.
- **Age**– Youthful males and older drivers can be expected to have more accidents.
- **Credit rating**– Lower FICO credit scores translate to higher insurance risk.
- **Gender**– Women are safer drivers than men.
- **Location**– Rural drivers are lower risks than urban drivers.
- **Marital status**– Married individuals are considered safer drivers.
- **Occupation**– Significant business-related driving increases risk.
- **Traffic citations**– Every speeding, red-light running, and other traffic ticket raises the risk ante.
- **Vehicle**– Sporty vehicles are more risky than conservative family sedans. Also, air bags, braking-safety systems, theft-deterrent devices, and other features decrease risk.
- **Others**– Insurers also factor annual mileage, distance to work, and years behind the wheel into risk assessment.

How To Stop That Credit Card Junk Mail In Seconds...

If “PRE-APPROVED” credit offers drive you up the wall, a simple phone call can end them once and for all in a matter of seconds.

You get those annoying come-ons in the mail because credit bureaus sell your vital personal in-



formation without requesting your consent.

The information includes name, address, phone number, birth date and Social Security number, everything necessary to start soliciting you.

But you can demand credit bureaus stop selling your vitals. When you do, the junk credit offers will stop. There’s a toll-free number just for that purpose **1(888) 567-8688**.

Thanks For The Kind Words...

“Andrew and his staff are friendly, knowledgeable and always a joy to work with.”
- Trenton L. Cox

What are we really insuring?

By Joe Casselman

Most of us think of insurance as an additional expense that is designed to replace a loss of a particular asset in our life. We often view what a particular policy protects by the name in front of the word insurance (e.g. “Auto” insurance protects our car).

For any determined person who wants to have financial success in life, this is a self limiting view of insurance. What successful individuals understand about insurance is that it protects much more than what is listed on the individual policy. For example, auto insurance is not for the sole purpose of replacing your car, no matter how nice of a car it is. Having a good auto insurance policy with the proper limits of liability protects everything you’ve worked hard for and built up. All your investments, real estate, children’s college ambitions, salary, 2nd vacation home, and anything else you can picture wanting in life is protected by different insurance policies.

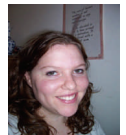
In my years of experience as a financial advisor, I have yet to come across an insurance policy entitled, “Financial Independence” insurance. If this was offered would you consider buying it? The good news is that you can implement this insurance strategy into your financial life today. All it requires is the ability to look at the big picture when thinking about insurance, and understand how all your assets are working together.

The average family will unfortunately lose several million dollars of wealth throughout their life due to many eroding factors such as inflation, taxes, liability, etc. We work with our clients to discover the inherent limitations in their current financial strategies and by looking at the big picture help them to realize their maximum potential.

For a complimentary review of the insurances in your plan, please contact Joe Casselman at 512-294-7046 or joe_casselman@financialprocessgroup.com by March 16th and reference Andrew Traub, Attorney at Law.

Welcome!

We welcome Tamar Bork as our part-time legal assistant. If you called our office last month, chances are pretty good that you have already spoken to Tamar who is also a student at the University of Texas.



Sales Are Up in January

The good news, nationwide sales were up in January. The bad news, average home prices fell for the sixth straight month. If you want to sell your house without using a realtor, contact our office - you may be eligible for FREE legal assistance. Call Tamar to make an appointment.



Chicago Title Austin

SPECIAL OFFER!

To officially kick off the formation of our Chicago Title branch, we are offering a special to the recipients of our client newsletter. This month only, we are offering 10% off any legal work for forming a corporation, LLC, or limited partnership (so you can finally give your real estate investments proper protection)! Just cut out this coupon and bring it in with you (call to make an appointment first).

Home Remedies Than Can Help You Win The Cold War

Some extraordinary home remedies for the common cold are nothing to sneeze at. Your kitchen cabinet already holds many of the items that will help get you back on your feet quickly and at little expense.

“Grandma knew best when she gave you chicken soup for a cold,” declared Dr. Mary L. Hardy, director of the Cedars-Sinai Medical Center’s Integrative Medicine Medical Group in Los Angeles.

“Many folk remedies handed down for generations really work. They are very effective, safe, gentle, inexpensive and easy to find.” When a cold’s got you down, try these simple steps:

DRINK water. “Water hydrates your entire body and helps other remedies work better,” said Dr. Hardy, a board-certified internist.

TAKE the immune-stimulating herbs echinacea, astragalus and andrograp his paniculata (sold under the brand name Remdex).

TRY herbal germ-killers such as garlic, golden-seal, and ginger. Garlic is best eaten raw.

TAKE zinc. It helps boost your immune system and can help reduce the duration of colds.

USE hot spices like cayenne, curry and chilies, which help loosen mucus plugging the head.

SIP CHICKEN SOUP. “The hot liquid helps clear the sinuses, and the onion and garlic boost the immune system,” Dr. Hardy explains.

THIN mucus with the spice fenugreek. You can buy it as a whole spice, in tea or in capsules.

ENJOY tea with honey and lemon. The tea helps heal raw areas in the throat, and the honey and lemon help relieve dry coughs.

My daughter Adina, who is 6 (or as she says - 6 ½), has just joined the Diving Dolphins kickball team. She is very excited and I will let you know how her team does next month (their first game is at the end of March).

