



## Bike Accidents: What to Do After the Crash

**T**oday, more and more people are taking to the streets. Fortunately, more and more cities are adding bike lanes to encourage this environmentally-friendly and heart-healthy means of getting from point A to B. Of course, if you're a biker, you have to be on your guard. The good news is that most bicycle accidents do not involve cars. However, if you are hit by a car, it is so important to keep your wits about you as what you do in the immediate aftermath may have a big impact on how much you recover for your injuries and damage to your bike. It may also affect the outcome of any lawsuits resulting from the accident.

### Wait for the Police to Arrive

It is vital that you wait for police to arrive at the accident scene so that they can take and file a police report – even if you think you are not injured. Some cyclists don't realize they've been

injured until several hours after the accident. And sometimes seemingly minor injuries later develop into serious and permanent problems. If you leave the accident scene, you may never be able to identify the at-fault driver.

Don't attempt to negotiate with the driver. Many drivers initially apologize and accept blame, only to later deny their negligence or even deny they were present at the accident. Instead, wait for the police to come so they can document everything in the police report. Another advantage of waiting for the police: They may ticket the driver, which may be useful in settling the case with the insurance company.

### Get Your Version of Events into the Accident Report

Sometimes, the police officer will take a statement from the motorist and not bother to talk to the cyclist. Do everything you can to get your side of the story into the police report. And by all

means, report all of your injuries, no matter how minor. Remember, those minor injuries may later become more serious.

If, despite your efforts, the police refuse to include your statement in the accident report, you can later have the report amended.

### Obtain Driver and Witness Contact Information

If possible, get the name of the automobile driver, as well as his or her address, phone number, driver's license number, vehicle license number, and insurance information. In addition, try to get names and contact information for everyone who witnessed the accident. Don't assume the police report will include all of this information -- it might not. If you are injured and cannot get this information yourself, ask a bystander to do it for you.

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## Letter From Jan



As we enter into spring, many of us will be taking advantage of the weather and hopping on our bikes. Fresh air, great exercise and, an added bonus, save a little at the pump. But when you consider most cars weigh in excess of 3,000 pounds, any thought of a collision can be frightening. But we hope you will “ride” easier, knowing that most bicycle accidents do not involve cars. However, if the worst does happen, know what to do by reading our cover story.

The next article is a reminder that the laws states “driving is a privilege, not a right.” With your driver’s license comes the tacit understanding – and full adherence – to the law of the state in which you are

driving. Who of us know all of our own state laws, never mind the laws when we drive over the state line?

Laws can be complicated. They are for our protection, but sometimes they work against us. Over the years I have successfully represented victims injured in an auto accident forced to fight with big insurance. Winning their cases and getting them the compensation they deserve is what drove me to write a new book: *Injured But Not Alone: Auto Accident Victims Take on “Big Insurance Companies.”* As a subscriber of this newsletter I am offering your family a complimentary copy. Supplies are limited. Visit [www.jandils.com](http://www.jandils.com) for your free book. Of course, if you ever need Personal Injury advice, do not hesitate to give us a call at **877.526.3457**.

Sincerely,  
Jan Dils

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.

## Community Corner

Erie Insurance heard about all the great work we are doing for local Veterans, and they wanted to be a part of it, too. Through their Giving Network, Erie Insurance supports hundreds of charities in the United States. After reviewing our efforts, and realizing the issues facing Veterans in the Mid-Ohio Valley, Erie donated \$3,000 to the Walk4Vets Foundation for our Operation Transportation Initiative.

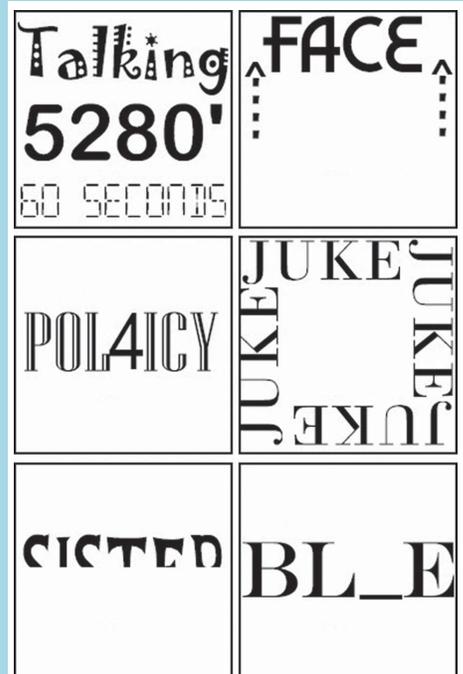


### 100th Golden Apple Winner

January 16, 2018, Jan Dils, Attorneys at Law, announced their 100th Golden Apple Award winner. This program was started in 2006 with the goal of recognizing the teachers in the Mid-Ohio Valley who go the extra mile for their students. We are proud to have honored so many teachers, including this year’s winner, **Nici Kunze** of Parkersburg High School. Nici was nominated by a former student because of the compassion and generosity she demonstrates every day for her students. The nominator went on to share that Nici’s door is always open for whatever you need – if it’s a meal, shoulder to cry on, or even just to have someone to talk to, she’s always there.

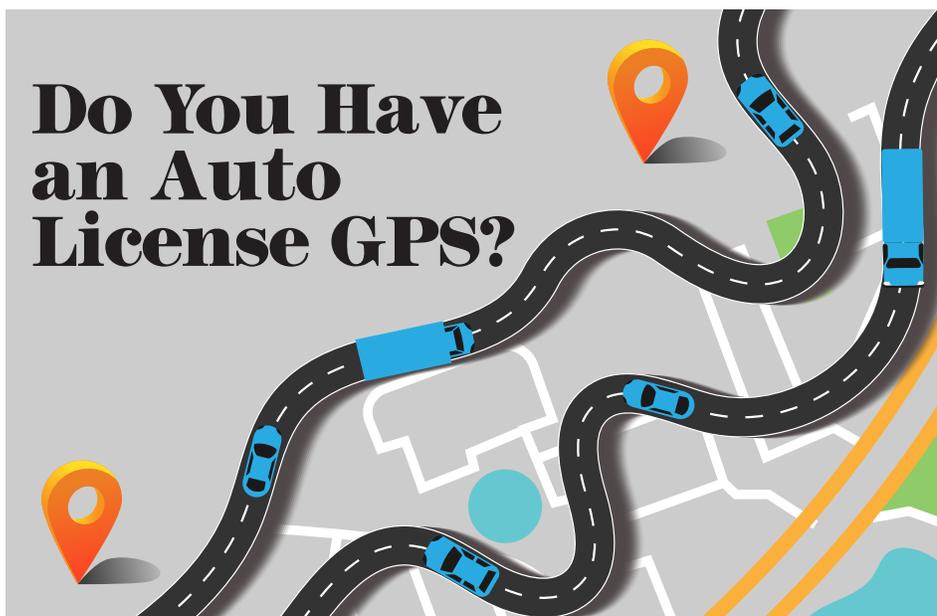
## BRAIN GAME

A wuzzle is a saying/phrase that is made up of a display of words, in an interesting way. The object is to try to figure out the well-known saying, person, place, or thing that each wuzzle is meant to represent.



Answers: 1. Talking a Minute 2. Face Lift 3. Foreign Policy 4. Juke Box 5. Half Sister 6. Blue Without You

# Do You Have an Auto License GPS?



**A**ll of us who drive have taken the dreaded Driver's Test. If you didn't study the Licensing Handbook, you may

have taken it more than once. Some states require new residents to take the test – sending you back to school.

And then there is insurance. Each state requires registered drivers to carry a certain amount of Minimum Liability Coverage auto insurance. For example, West Virginia mandates all drivers in a household to be covered by liability insurance and have proof of insurance in the vehicle with them at all times.

Failure to provide proof of insurance may mean suspension of your driver's license, vehicle registration and fines/fees may also apply.

Something else you may or may not know is that you don't necessarily need to be in your own car to be liable for an accident. This is a reason why having automobile insurance is so very important.

In some states, car owners are legally responsible for negligent driving by anyone using the owner's car with the owner's permission. If you lend your car to an incompetent, reckless, or unfit driver, you can be liable for injuries and damage resulting from the accident. This is called negligent entrustment.

However, if you lend your car to even a good driver, accidents still

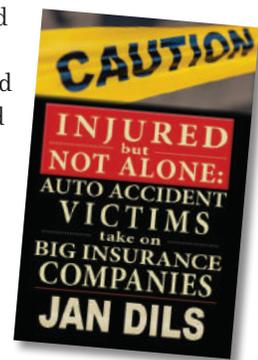
happen. Your automobile insurance will still need to cover the losses while the car was under the other driver's control.

## Navigating the System

While intended to be informational, the point of this article is that even those who have had driving privileges for decades may not know all the ins and outs of the law. And if you are in an accident, there may be a lot you don't know or understand.

Throughout her career, Jan Dils has heard from those who were injured and represented by her team tell friends and family how important it was to have an experienced, caring attorney working for them. Their stories have inspired her to write a book – *Injured But Not Alone: Auto Accident Victims Take on "Big Insurance Companies"* – to help other victims of injuries avoid potential stumbling blocks, and understand the importance of having professional representation throughout the injury claims process. This book is written in plain English, without the complicated legal language. It is intended to be a valued aid for everyone forced to fight with the big insurance companies in order to receive the benefits they deserve.

Now, for a limited time, Jan Dils is offering complimentary copies of this new book. To request your copy, visit [www.jandils.com](http://www.jandils.com). The order form is on the home page of the website while supplies last. Get your copy, today.



Sources: [www.nolo.com/legal-encyclopedia/car-accidents-negligence-when-you-29731.html](http://www.nolo.com/legal-encyclopedia/car-accidents-negligence-when-you-29731.html)  
[www.carinsurance.info/West\\_Virginia\\_Auto\\_Insurance\\_Minimums](http://www.carinsurance.info/West_Virginia_Auto_Insurance_Minimums)

## Wow Your Guests with This Amazing Tart.

Entertain, and "put on the ritz" with this dish from Social Security Case Manager, our own **Kelly Fritz!**



### INGREDIENTS:

3/4 cup part-skim ricotta cheese  
 1/4 cup chopped fresh flat-leaf parsley  
 1 1/2 tablespoons  
 1% low-fat milk  
 1 garlic clove, grated  
 1/2 teaspoon kosher salt

1 tablespoon fresh thyme leaves  
 12 (14- x 9-in.) frozen phyllo pastry sheets thawed and divided  
 3 1/2 tablespoons olive oil  
 1 1/2 pounds medium asparagus spears, trimmed to a length of 6 1/2 in.  
 1 ounce Parmigiano-Reggiano cheese, shaved (about 1/4 cup)

**DIRECTIONS:** Preheat oven to 400°F. Next, stir together ricotta, parsley, milk, thyme, garlic, and 3/8 teaspoon salt. Put aside and place 1 phyllo sheet on a baking sheet lined with parchment paper. (Cover remaining dough to keep it from drying out.) Lightly brush phyllo sheet with oil, and top with another phyllo sheet. Repeat layers with remaining phyllo sheets and oil, reserving 1 teaspoon oil to brush on asparagus. Next, spread ricotta mixture on phyllo stack, leaving a 1/2-inch border. Arrange asparagus spears side by side over ricotta mixture. Brush asparagus with remaining 1 teaspoon of oil. Bake at 400°F until phyllo is browned and crisp, 22 to 25 minutes. Sprinkle with remaining 1/8 teaspoon salt; top with shaved cheese.



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*Continued from front story*

**Document What Happened**

If you can, make mental notes about the accident: what happened; how it happened; where it occurred; when it occurred; and road, traffic, and weather conditions. Then, as soon as you are able, write all this information down.

**Document Your Injuries**

Seek immediate medical attention for your injuries, even if they are minor. The fact that you sought medical attention will serve as proof that you were injured, and medical records will document the extent of those injuries. Have several photos taken of your injuries as soon as possible after the accident. Start a journal of your physical symptoms and make entries every few days.

**Preserve Evidence**

Leave your bike and other damaged property in the same state as after the

accident – don't attempt to fix anything or have anything inspected. Don't wash your clothing. And don't send your bike, helmet, or any other equipment to anyone other than your attorney. Take photos of your damaged equipment.

**Seek Advice from a Professional**

Many accidents between bikes and cars involve complex legal issues. If you have any question, please contact Jan Dils, Attorneys at law for a free consultation. We have decades of Personal Injury experience – including bike accident cases. In the interim, do not communicate with the insurance companies before contacting our team. Anything you say to the insurance company could be used against you later. Sometimes a letter from an attorney to the insurance company will resolve issues while avoiding legal pitfalls. In fact, most injury cases are settled without ever going to

trial. If the case warrants it, we can hire a bike accident expert to investigate the accident. That expert might obtain skid mark measurements, photograph the scene, speak with additional witnesses, or measure and diagram the accident scene. In summary, if you ride, know that Jan Dils is always on your side!

