



SCHEYNOST Law Offices, P.S.C.

Don't DRINK and RIDE

Alcohol and motorcycles are a tragic—and common—mix. According to the Motorcycle Safety Foundation (MSF), 46 percent of motorcycle riders killed in accidents have alcohol in their system. The incidence of drinking and riding a motorcycle has increased 10 percent in the last decade, according to the National Highway Traffic Safety Administration.

There are several factors that make alcohol and motorcycles a deadly mix. The most obvious is that it requires more skill and coordination to operate a motorcycle. They are smaller and lack the stability of traditional vehicles. The MSF also says that it takes less alcohol to impair a rider's ability. The organization said that statistics show that a blood alcohol content level of .05 (under the legal limit) increases a rider's crash risk 40 times, and that even a small amount of alcohol raises their crash risk fivefold.

If you're planning to ride, consider stopping for a meal rather than a drink, and only drink at festivals and rallies if you are camping onsite or have alternative transportation to your hotel.

Brought to you by

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CONSULTING WITH A LAWYER ABOUT A CAR ACCIDENT? *Here's what they are going to want to know...*

After an auto accident, if you are able, it is vital to write down and record everything you can remember while it is fresh in your mind. Take photos and video of the accident scene, vehicles, injuries, etc. While the trauma of an accident may make it seem as though you could never forget exactly what happened, the details will slip away.

WHO

An attorney will want to know who was involved in the accident, if the police were there, and if there were any witnesses.

WHAT

What happened and how? It's likely that everyone involved will have a slightly different story; that is why it is vital to write down, draw, photograph, and record anything that might be helpful in showing what happened.

WHEN

Know the date and the time of your accident. If you were taken to the hospital or a doctor's office, be prepared to say when you went and how you got there.

INJURY

Tell your attorney about all your injuries that were a result of the accident or worsened by the accident.

MEDICAL EVIDENCE

Aside from a police report and photos and/or videos of the accident scene, submit any diagnostic testing (X-rays, MRIs, etc.) or medical records that support your claim. Keep note of how your medical condition affects your everyday life. If your doctor believes that an injury is permanent, be sure your attorney is aware.

ADMISSION OF GUILT

If the other driver apologized for the accident, tell your attorney. If you are in an accident in the future and the driver admits fault, be sure to tell the police so that they can note it in their report.

INSURANCE

Provide a copy of your policy and the insurance information of other drivers involved in the accident.



PERSONAL INJURY PRACTICE

- Free consultation
- Home appointments available
- Personalized attention
- No recovery, no fee. I do not get paid unless you do.

THIS IS AN ADVERTISEMENT.



I take your family's safety and security personally.

When to update estate planning

So, you have a will that you and your spouse created soon after you had children. Congratulations! According to LexisNexis, you are one of the 45 percent of Americans who've taken this step to protect their assets and heirs.

Estate planning isn't just a once-and-done meeting with a lawyer. As your life changes, so should will- and estate-related documents. Reviewing these documents every three to five years is recommended.

A will, among other things, states what exactly should be done with your property once you are gone. It helps expedite the transition of property and can help ease tax burdens. As the size of your estate and your family changes, so should your will. For example, in the

case of a death of someone named in a will, a birth or adoption (or the addition of someone to a will), or a divorce, a will would need to be revised. If you became a business owner, have increased wealth, own more properties, and have significantly more assets than when you created your will, you should update the document. Be sure that those named as guardians, executors, and beneficiaries are still who you wish to care for underage children, carry out your final wishes, and benefit from your estate.

Aside from a will, other documents that need to be reviewed are living wills, living trusts, and powers of attorney. If you have pets, a pet protection agreement should be kept up to date with the names and care requirements of your animals.



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Smart uses for your phone at the scene of an accident

Recently the media has put the spotlight on the dangerous distraction smartphones can pose while driving. We, of course, couldn't agree more, but thought we'd share some ways that having a smartphone can help you if you've been in an accident (as long as you weren't using it at the time of the wreck).

Call 911

If you are in an accident and someone is injured, seconds matter. Being able to call 911 to report the accident right after it happens will have emergency crews on the scene as soon as possible. The police will also be dispatched to the scene of the crime, and they will file a report about the accident.

Take photographs

Smartphone cameras are a great way to record the visual details of an accident. Take as many pictures of the vehicles and the entire scene as you can. You can also take photos of the other driver's insurance information.

Call your insurance

Contact your insurance carrier or agent as soon as possible, at the scene if you can, to be sure that you record all the information that they will need to process your claim. Many insurance carriers offer apps for smartphones that guide you through the process, but a phone conversation with a real person should be made to ensure that your interests are protected. Be aware that your health insurance will likely decline payment until you've gone through auto insurance.