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# how to prepare for young drivers on the road during back-to-school season

Back-to-school season in full swing, and that means high school juniors and seniors will be starting driver's ed and venturing out onto local roads.

Let's face it; getting a driver's license is one of the biggest milestones in a teenager's young adult life. It means freedom, independence, and responsibility. The best and safest drivers on the road all have years of driving experience, something that, by nature, a teenager can't have. As a result, it is young drivers who make the most mistakes and unintentionally endanger the most lives on the road.



In fact, driving teens (ages 16-19) are 3 times as likely to be involved in a fatal crash than any other age group. Despite being only 14% of the population, teen drivers are involved in 30% of the costs of all motor vehicle injuries. Also, teens are even more likely to cause a crash if they are driving with teen passengers or if it's their first month with their licenses. Plus, we all know how easily teens are distracted in the smartphone age!

This should all make sense, really – without driving experience, young drivers are more likely to misjudge situations, forget important traffic laws, and miscalculate the size and speed of their cars.

Thankfully, there are steps you can take to ensure that you and your loved ones are properly taken care of in the event of an unfortunate, unavoidable accident. Aside from the fundamentals (wear your seatbelt, drive the speed limit, be alert, and drive defensively), you should also make sure that you have full Uninsured Motorist Coverage, especially with the sheer amount of uninsured drivers on the road.

Bottom line – should an accident happen with an uninsured driver, you will need a comprehensive uninsured motorist plan from your insurance company (not just the bare minimum) to recover fully. Trust us, it's easier to ask these questions beforehand than after the fact.

#### DAMAGES CAN GO WAY BEYOND

# pain and suffering

If you've been injured in a car or truck wreck, there's no question that pain and suffering are some of the most serious harms you may have to endure. These are the injuries that affect your quality of life and the very essence of who you are. But, many people don't realize the myriad other ways a serious accident can impact their lives.



The following list, while not exhaustive or complete, is designed to give you an idea about some of the different types of damages that may be available to you (in addition to pain and suffering) if you suffer injuries as a result of someone else's negligence in a motor vehicle wreck:

- Past, current, and future medical bills
- Lost wages (past, present, and future) and loss of employment
- Emotional distress
- Impairment of bodily health and vigor
- Disfigurement
- Wrongful death; the financial assessment reflects both economic losses and non-economic losses
- Property damage
- Aggravation of a pre-existing injury

- Funeral expenses
- Punitive damages
- Loss of consortium
- Interference with normal living
- Loss of enjoyment of life
- Confinement actual and/or a fear of future confinement
- Lifetime limits on activities
- Injury to peace, happiness, or feelings

As you can see from this list, it is vitally important that you receive a comprehensive evaluation to determine the injuries and harm you've sustained after an accident. Your lawyer will use this information to help him or her decide what would constitute a fair and full settlement and jury verdict with respect to the injuries you have suffered.

If you have questions about potential damages, please call our office to speak with one of our accident attorneys.

# school bus safety

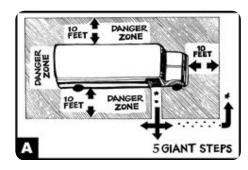
With the start of school right around the corner, it's a good time to think about school bus safety. According to the National Highway Traffic Safety Administration (NHTSA), school buses are the safest way for kids to get to school (nearly 8 times safer than passenger vehicles), but there are still dangers for children, especially when getting on or off the bus.

The NHTSA has the following tips to help parents teach their kids how to be safe around buses:

When getting on the bus, stay away from the danger zone and wait for the driver's signal. Board the bus one at a time.

When getting off the bus, look before stepping off the bus to be sure no cars are passing on the shoulder (side of the road). Move away from the bus.

Before crossing the street, take five "giant steps" out from the front of the bus, or until the driver's face can be seen (A). Wait for the driver to signal that it's safe to cross.



The Danger Zone is the area on all sides of the bus where children are in the most danger of being hit. Children should stay ten feet away from the bus (or as far away as they can) and never go behind it. They should take five giant steps in front of the bus before crossing, so they can be seen by the driver.

Look left-right-left when coming to the edge of the bus to make sure traffic is stopped. Keep watching traffic when crossing.

# CPSC releases report ON FIRE-RELATED DEATHS, INJURIES AND DAMAGES



The U.S. Consumer Product Safety Commission (CPSC) has released a new report detailing the terrible toll fires take annually on residents and property in the U.S.

In looking at consumer product-related fire losses that occurred in U.S. residential structure fires attended by the fire service, the CPSC's estimates were derived from data for 2012 through 2014, provided by the U.S. Fire Administration's (USFA) National Fire Incident Reporting System (NFIRS) and the National Fire Protection Association's (NFPA) Survey of Fire Departments for U.S. Fire Experience.

The fire and fire loss estimates in the report pertain to unintentional residential structure fires and civilian casualties and show that there were:

351,400 fires, 1,960 deaths, 11,860 injuries, and \$6.38 billion in property loss in 2012; and 359,400 fires, 2,290 deaths, 11,420 injuries, and \$6.22 billion in property loss in 2013; and 361,500 fires, 2,420 deaths, 11,120 injuries, and \$6.35 billion in property loss in 2014; and an estimated annual average of 357,400 fires, 2,220 deaths, 11,470 injuries, and \$6.32 billion in property loss over the three-year period 2012–2014.

For 2012 through 2014, the leading contributors to fire losses (as measured by heat sources and items first ignited) remained largely unchanged from what was reported for 2011–2013:

- Cooking equipment accounted for the largest percentage of fires at 43.9 percent of the average annual estimate.
- Heating and cooling equipment fires constituted the second largest share of total residential fires at 12.2 percent of the annual average estimate.

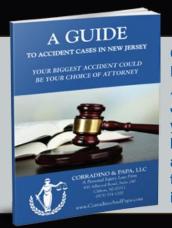
According to the American Red Cross, if you experience a fire, having working smoke alarms can nearly cut in half your risk of dying in that fire. So, please make sure your home has enough smoke detectors and also be sure to have working fire extinguishers on hand as well. Your life could depend on it.

September 4 – Labor Day September 10 – Gra

# did you hear?

In an effort to curb the ever-expanding population of mosquitoes (including those that carry diseases such as Zika and dengue) scientists in California this summer released 20 million mosquitoes. Wait…they released more mosquitoes? Yep. Here's why: the released mosquitoes are sterile male mosquitoes that, if all goes according to plan, will end up mating with wild female mosquitoes. The resulting eggs the females lay won't hatch, according to researchers. No word yet on whether the ambitious project was successful. ■





#### FREE BOOK

Get Jack Corradino and Robert Papa's New Ultimate Guide to Accident Cases in NJ, written by Jack and RC. It will explain "Why your biggest accident could be your choice of attorney", and what to do in the event you are injured.

Quote of the Month: "Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover." –Mark Twain

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# important steps to take

### FOLLOWING AN AUTO ACCIDENT

Over 6 million auto accidents occur annually in the United States, resulting in injuries to more than 3 million people and considerable property damage. If you are involved in an auto accident, take the following steps to ensure your well-being and protect your rights:

- If you are able, turn on your vehicle's four-way flashers and set up flares if available to give a heads-up to other drivers. Leave your vehicle where it is, unless it's causing a dangerous situation. If you aren't injured and can safely move it off the roadway, go ahead.
- Call the police, even if there seemingly aren't any serious injuries. A police report may be necessary to file a claim with your insurance company.
- Do your best to give the investigating officer accurate information. However, do not speculate, guess, or assume.
- Take cell-phone photos of damage and/or injuries.
- Exchange names, addresses, telephone numbers, and

insurance information
with the other driver(s)
and passengers. If police
respond to the scene, they will collect this information for
you. Obtain basic information from witnesses (if any) to

bolster a potential claim.

- Notify your insurance company about the accident as quickly as possible.
- Seek immediate medical attention, and tell your physician everything about the accident. In many cases, injuries might not crop up for days or even weeks. Even minor impacts can cause serious and sometimes permanent injuries.
- Possibly the most important thing you can do following an accident is contact an auto accident attorney. An attorney will protect your rights, prevent valuable evidence from being destroyed, and help you receive fair compensation for damages and injuries.

