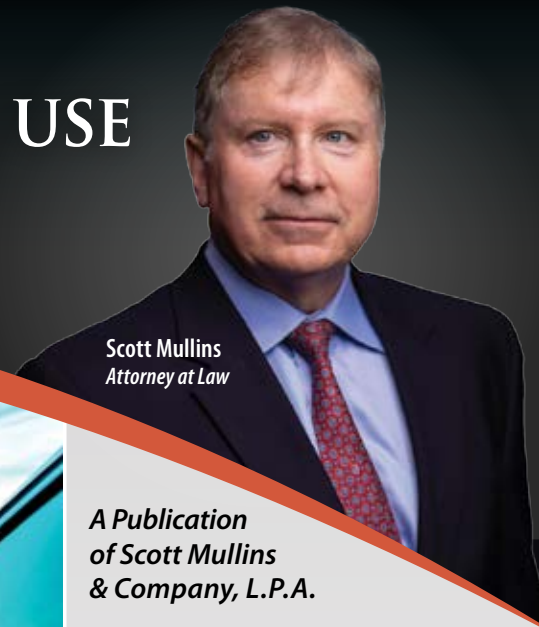


# LEGAL NEWS YOU CAN USE

*Exceptional Representation for the Injured*



Scott Mullins  
Attorney at Law

A Publication  
of Scott Mullins  
& Company, L.P.A.



## Do You Have Adequate Uninsured/Underinsured Motorist Coverage?

*By Scott Mullins, Esq.*

### The Importance of Adequate Coverage

It is an unfortunate reality. Many drivers in Ohio drive with minimal insurance liability limits (\$25,000 per person/ \$50,000 per accident) or they are driving illegally with no insurance at all. If you are unlucky enough to be involved in a serious collision with an individual carrying minimal insurance limits and you sustain a serious injury as a result, your uninsured/underinsured motorist coverage will come into play. For this reason, it is important to carry at least \$100,000 or more in uninsured/underinsured insurance limits. The frequency in which an uninsured/underinsured driver negligently injures another driver or passenger cannot be ignored. Do not take this risk. Contact your agent and review your policy to make sure that you have adequate uninsured/underinsured motorist claim ("UM/UIM") coverage.

### Here Is How It Works

There are strict requirements that you must follow to bring a UM/UIM claim. While every insurance policy is different, most policies requiring a person bringing a UM/UIM claim to promptly notify their insurance company of the potential claim. In addition, these policies prohibit the claimant from accepting compensation from the negligent party without first obtaining written approval from the insurance company who will pay the UM/UIM benefit.

—continued on page 3

### HOW WE CAN HELP

Scott Mullins is a Personal Injury Lawyer who has focused exclusively on representing injury victims on a contingent fee basis for more than thirty years. He has handled complex catastrophic injury and death cases including trench collapse, pool drowning, falls from heights, termiticide poisoning as well as numerous medical and nursing home malpractice cases resulting in death or catastrophic injury.

To schedule a free consultation with Scott Mullins & Company, call (513) 381-3579 or go to [www.ScottMullinsLaw.com](http://www.ScottMullinsLaw.com)

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FIVE STAR  
CUSTOMER RATING



# Simple Tips to **PROTECT YOURSELF** From **Online Crime**

*Strange texts and curious emails requesting personal information. Unauthorized purchases on your credit card. New online accounts being opened in your name. Digital crime can vary greatly and is increasingly concerning as criminals get more sophisticated every day.*



Technology is an important part of daily life, so digital security should be taken seriously. According to a survey, 8 in 10 people know they should be doing more to protect themselves online.

A proactive approach is the best way to keep you and your family safe. So here are simple ways to keep yourself, your information and finances secure.

## **Use Complex Passwords**

**Update passwords so they consist of a random combination of letters, numbers and symbols.** Use a password manager to store and remember them. Continue to set up two factor authentication for your accounts and, when possible, opt to use an authentication app over text verification codes.

## **Check Financial And Medical Statements Monthly**

**Your financial and medical statements are often the first signs that you've been involved in a breach.** Set transaction alerts through your bank to flag large purchases and check your monthly bank and credit card statements for fraudulent activity.

## **Monitor your credit**

**Stay familiar with what's in your credit reports.** Order a free annual report from all three credit bureaus to make sure that data in each credit report is accurate and matches the others. Additionally, consider enrolling in a credit monitoring service that continuously sends you alerts of any changes. If you notice any suspicious activity, take action right away and freeze your credit by contacting the credit bureaus to avoid potential damage to your credit that could take years to resolve.

## **Don't Ignore Software Updates**

**Hackers exploit security flaws in phone and computer operating systems in order to steal consumers' data.** When a company discovers a security flaw in their operating system, they'll develop and release a patch to users. Until that patch is installed, the user and their information remains vulnerable.

## **Tighten Social Media Privacy Settings**

**Many people provide personal information like their name, birthday, job and hometown on**

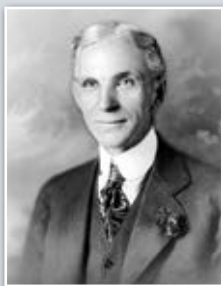
*A proactive approach is the best way to keep you and your family safe. So here are simple ways to keep yourself, your information and finances secure.*

**their social media profiles.** Remove personal information like this from online profiles and update your user settings to increase privacy on who can view your full profile and posts. Further, children under the age of 18 are often the target of child identity theft, because their credit score is completely unmarked. So avoid posting their information as well.

## **Don't click on links in emails or texts**

**Scams can be difficult to identify.** As a rule, don't click on links that are emailed or texted to you from unknown sources. Don't respond to emails that ask for your personal information, and always be discerning when receiving offers that seem too good to be true.

*All of these steps can seem overwhelming, but don't take much. Especially when compared to the headaches and stress identity theft can bring.*



## **QUOTE OF THE MONTH**

*"If you always do what you've always done, you'll always get what you've always got."*

**– HENRY FORD**

# 6 TIPS to Avoid Distracted Driving

*It is estimated that 81% of drivers read and type text messages while driving, 70% use social media while driving and 50% say their smartphone is essential for getting around.*



What can you do to keep the roads safe by limiting distractions?

- 1) Use your phone's built-in tools:** Set your phone to Do Not Disturb, and avoid phone calls even if they are hands free. Preset your navigation and any preferences.
- 2) Don't cut corners:** Avoid texting or using your phone in stop-and-go traffic or at lights.
- 3) If it's an emergency, pull over:** No call is worth jeopardizing the safety of you and your passengers.
- 4) Recruit a navigator:** If you're driving with a passenger, enlist them to perform navigation and other tasks like climate control and audio selection.
- 5) Hands on the wheel:** Resist personal grooming, eating and drinking while driving.
- 6) Leave pets at home:** If you must travel with your pet, don't let them roam freely in the car.

—continued from page 1

## Do You Have Adequate Uninsured/Underinsured Motorist Coverage?

If you are involved in an accident with someone who has minimal limits, you may have a UM/UIM claim, if the value of your injury exceeds the negligent driver's insurance coverage. For instance, if the person that caused your injury only has \$25,000 of liability coverage, but you wisely purchased underinsured coverage in the amount of \$100,000, you may be entitled to an additional \$75,000 of compensation for your injury from your own insurance company.

You must follow the procedure set forth in your policy to bring the claim. If you fail to put your company on notice of this claim, or you accept the \$25,000 limit from the at fault party without first obtaining your insurance carrier's written approval to accept, you will lose your right to make an underinsured claim. Ohio courts have held that insurance policies are contracts, and policy procedures must be followed on the right to make a claim.

Make sure you have adequate UM/UIM coverage and review your policy procedures to avoid forfeiting your legal right to make a UM/UIM claim.

— Scott



## LAUGH A DAY

**WHAT DID THE JUDGE SAY  
TO THE BATTERY WHEN HE  
TOOK THE STAND?**

*You're guilty as charged.*

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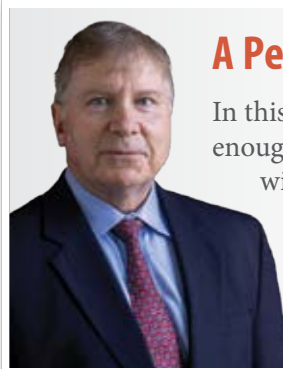
5300 Socialville-Foster Road  
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## THANK YOU FOR YOUR REFERRALS

We want you to think of us as your law firm. If you have legal matters that need attention, please let us know. If we do not specialize in that area of law, we will refer you to a firm that does. Please feel free to refer us to your family, friends, and neighbors for their legal needs. We welcome the opportunity to help.

**Call us. You're going to feel a whole lot better about things.**



## A Personal Message From Scott Mullins

In this issue, I share how to make sure you'll have enough insurance coverage if you're ever in a collision with an uninsured or underinsured driver. You'll also learn simple tips to stay safe online and how to avoid distractions while driving. Email [smullins@scottmullinslaw.com](mailto:smullins@scottmullinslaw.com) and let us know what you think. We love to hear from you!



## Advice From a Personal Injury Attorney

# TIME IS OF THE ESSENCE

By Scott Mullins, Esq.

**Anyone who is involved in an automobile accident should obtain medical care right away. It is also wise to seek an experienced personal injury attorney's advice quickly as well.**

Here are two good reasons:

- 1 Serious injuries can take time to develop.** Signing a medical release immediately after a potential injury may prevent a victim from obtaining compensation for a medical condition that shows up weeks or months later. A personal injury lawyer can refer a victim to capable physicians or specialists for diagnosis and care, which cannot always be obtained in an emergency room.
- 2** When several people – drivers, passengers and even pedestrians – are involved in a serious auto accident, **injury compensation can reach insurance policy payment limits quickly.** In some cases, victims who believed that medical, rehabilitation, and other bills would qualify failed to receive payment because insurance dollars simply ran out.

**If you or a loved one have been involved in an auto accident, call personal injury attorney, Scott Mullins for legal advice.**

## DOCTOR-PATIENT RELATIONSHIP

**The doctor patient relationship is one of the most important relationships in every person's life.** Entrusted with keeping you healthy and acting in your best-interests, your health care provider should always act with utmost care and professionalism. In the event that your doctor fails to act in an appropriate manner and their actions lead to you being personally harmed, you could be in need of a medical malpractice lawyer.

**Scott Mullins is an experienced medical malpractice attorney and can work to get you the legal representation you deserve.** It is never easy when a medical malpractice lawyer is required in your life. When you do need a medical malpractice lawyer though, it is best to seek our legal representation that has a proven history of protecting those in need and obtaining favorable decisions.