



WINGFIELD & GINSBURG

ATTORNEYS AT LAW

Don't let a frightfully GOOD night become a DEADLY night

Trick-or-treating is one of the funnest nights of the year for kids and parents, but it is also among the most dangerous.

Practice extra caution with these suggestions from the CDC to protect yourself and your family:

- **S**words, knives, and similar costume accessories should be short, soft, and flexible.
- **A**void trick-or-treating alone. Kids should walk in groups and/or with a trusted adult.
- **F**asten reflective tape to costumes and bags so kids are visible to drivers.
- **E**xamine all treats for choking hazards and tampering before they're consumed.

- **H**old a flashlight while trick-or-treating.
- **A**lways walk from house to house.
- **L**ook both ways before crossing the street. Use established crosswalks wherever possible.



Brought to you by
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Referrals

We want you to think of us as your law firm.

- **L**ower skin irritation risk by washing off makeup immediately after trick-or-treating.
- **O**nly walk on sidewalks, whenever possible, or on the far edge of the road facing traffic to stay safe.
- **W**ear properly fitting masks, costumes, and shoes to avoid blocked vision, trips, and falls.
- **E**at only factory-wrapped treats.
- **E**mphasize that kids should enter homes only when with a trusted adult, and to never accept rides from strangers.
- **N**ever walk near lit candles or luminaries

How long will it take to settle a claim?

This is a question that our office is asked all the time—and for good reason. On top of daily living expenses, those with injuries have medical bills, lost wages, and oftentimes have years of expensive medical treatments and therapies ahead of them. Unfortunately, there just isn't a clear-cut answer. It could take anywhere from a few months to a couple of years.

The amount of medical treatment needed is the primary determinant of when a case will settle. A patient must receive the maximum benefit of treatment and a long-term diagnosis before settlement takes place. In the most traumatic cases, this means waiting longer, but it's necessary to recover for current and future medical expenses.

Preparing the documentation to send to an insurance company can draw the process out. The extent of the injury preexisting conditions, and the amount of work missed all require a great deal of documentation. Something seemingly simple, like getting a response for medical records, can sometimes take repeated letters and phone calls.

The insurance company will play a part in how long a case takes to settle. Some are more reasonable than others, but they will often refuse to pay a fair settlement. At that point, a suit may be filed.

There are many factors that influence the length of settlement. If you or a loved one has been injured, feel free to call our office for a confidential consultation.

Is minimum coverage good enough?

You hear commercials about carrying minimum coverage auto insurance, but is it really a good idea?

It will keep you legal—and it is certainly better than nothing—but bare minimum prices offer bare minimum benefits.

According to Bankrate.com, moderate to severe auto accidents can reach costs of \$100,000. If your

If you have legal matters that need attention, please let us know. If we cannot handle the matter, we will refer you to a competent firm that can. 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.**

insurance only covers \$50,000, then those injured in the party can hold you responsible for the rest of the damages. You would also have to pay a lawyer to defend you, and ultimately could have to liquidate assets, including savings accounts, vehicles, and even your home, to cover these costs.

If you really need to save money, consider paying a higher deductible instead of reducing your coverage.

If you live paycheck to paycheck, have a low-paying job, and have no assets, minimum protection may be needed to afford to keep a car on the road. But don't forget to review the policy once or twice a year and increase your coverage as your situation changes.

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