



**DOUGLAS
HAUN
HEIDEMANN^{PC}**

QUARTERLY NEWSLETTER - WINTER 2016

Douglas, Haun & Heidemann, PC Welcomes New Associate Attorney

Nickolas W. Allen has joined Douglas, Haun & Heidemann, PC as an associate attorney. Nick is originally from Thayer, Missouri and received his Bachelor of Arts degree in general studies from Harding University in Searcy, Arkansas in 2013. Afterwards he earned his Juris Doctorate degree from the University of Arkansas Law School in Fayetteville, Arkansas in 2016.

Nick has been working as a law clerk with the firm since August and works primarily with the litigation department. We are glad to welcome him to our firm.



Above - Nick Allen was sworn in by his father, Harvery S. Allen, Associate Judge of Oregon County, Missouri

Navigating Auto Insurance Following an Accident

The complicated nature of automobile insurance can lead to confusion after a person is involved in a car accident. Rather than focusing on getting well after suffering injuries, many collision victims find themselves sucked into a “red-tape” nightmare to ensure that the insurance companies have the right information to process claims. The procedure can be tedious and difficult to understand. What follows are answers to a number of common questions related to insurance.

You’ve been in a wreck, what insurance companies will be involved?

If you’ve been involved in a car wreck, you will likely hear from one or more insurance companies. The number of companies involved will depend on the

number of insurance policies that provide coverage for the incident. While Missouri law only requires that a person carry one policy with a \$25,000 minimum policy limit, many individuals carry additional insurance policies (such as umbrella liability policies) that can provide coverage. Also, you will likely hear from your own insurance company as they gather information to determine whether they will be responsible for any of your damages.

If the other driver was at fault, why is my insurance company involved?

Your insurance company may become involved if you have any coverage options that may require your insurance

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OFFICES AT:

111 W. Broadway
PO Box 117
Bolivar, MO 65613
and
901 E. St. Louis, Ste. 1200
Springfield, MO 65806

417-326-5261
800-743-5728
Fax: 417-326-2845

www.dhhlawfirm.com
Find us on Facebook

ATTORNEYS:

Kerry D. Douglas
Verna L. Haun
Craig R. Heidemann
K. Patrick Douglas
Donald M. Brown
Nathan A. Duncan
Nickolas W. Allen
John W. Kallenbach
Ted L. Tinsman
Jason D. Smith

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company to pay you. There are three primary types of insurance coverage that may be affected by your wreck: (1) underinsured motorist coverage; (2) uninsured motorist coverage; (3) and medical payments coverage.

Underinsured motorist coverage applies where the other driver's insurance policy is insufficient to pay you for the damages you have suffered. For example, consider a driver who has been made a paraplegic due to another driver's negligence. If the other driver only has \$25,000 of insurance, that will clearly be insufficient to pay the injured driver's medical bills, future medical expenses, damages for pain and suffering, and other damages. If that injured driver has underinsured motorist coverage, once the \$25,000 insurance proceeds are paid out, his or her own insurance company will likely pay more money to the injured party.

Uninsured motorist coverage applies where you do not know who the other driver was (in the case of a hit and run) or where the other driver did not carry insurance. Unlike underinsured motorist coverage, there is no prerequisite that you exhaust the other driver's insurance coverage because there is no coverage.

Medical payments coverage is money available to you from your insurance company to help pay for immediate medical expenses resulting from a collision. Because liability claims against other drivers—which ultimately include payments for medical expenses—can take some time, medical payments coverage provides a faster way to pay your medical bills. Medical payments coverage is generally for a relatively small amount (between \$1,000 and \$5,000)

Should I give a statement to any of the insurance companies?

It is a safe practice to wait to give a statement to the insurance companies until after you have had an opportunity to consult with a qualified personal injury attorney. This will help prepare you for the questions you will have to answer and will help you better understand the reason for the questions the insurance company will ask. Any statement you give will almost certainly be recorded, which allows for the insurance company to use any bad answers against you later in the claims process.

What can go wrong with an insurance claim?

While automobile insurance protects you in the event that you injure someone else while driving your vehicle, insurance companies do not always act in your best interest. Insurance companies are “for-profit” businesses and make money when they collect more money in premiums than they pay out in claims. For this reason, deserving claimants can be wrongfully denied coverage even though they have suffered serious injuries. Even if the insurance company doesn't completely reject your claim, the company can also undervalue your claim and refuse to pay you enough money to compensate you for the damage to your vehicle or for the injuries you suffered.

Insurance can be complicated—especially after an automobile accident. Insurance companies employ in-house attorneys and outside legal counsel to make sure that they pay the lowest amount of claims possible. In most cases, hiring a qualified personal injury attorney can benefit you. The attorney can help you navigate the insurance claims process, can maximize the amount of money paid by the insurance companies, and can make sure that you are not taken advantage of.

It's the Most Wonderful Time of the Year



Above - DHH enjoyed the Bolivar Christmas Parade with our Naughty or Nice theme float on December 10th.



Above - DHH staff donated money, household goods, blankets, toys and clothes to the Polk County House of Hope to share the Christmas spirit with domestic violence survivors and their families.