



**DOUGLAS  
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**QUARTERLY NEWSLETTER - SUMMER 2020**

**Property and personal injury - what coverage and rights do you have during civil unrest?**



We've all seen reports on the national news lately about damage resulting from some protests. Should damage happen to your vehicle during a protest, do you know if your insurance coverage applies? According to the Insurance Information Institute, damage to vehicles during civil unrest may not be covered under your current policy. If not included in your comprehensive coverage, unless someone is injured, you may not want to rush to file a claim. Check your deductible. It could be better to pay the out-of-pocket expenses than risk a higher premium.

Comprehensive coverage is an optional portion of an auto policy. Check with your agent. It usually provides reimbursement for damage to the vehicle and its contents caused by fire, falling objects, vandalism or riot. Some companies may offer glass coverage without a deductible.

***But what about personal injury?***

Regardless of your insurance coverage, what about personal injury you may incur? If you have been injured as a result of a protest, riot or civil commotion, do you have rights? Yes, you do. You can seek damages against a person who injures you through a personal civil lawsuit. You will need to prove your injuries were caused by the defendant's actions. If you have been injured, document your injuries and medical treatment. As in any situation where you have been injured, it is especially important to take photos, write down your symptoms, medical appointments and medications. Then, talk to us. The DHH personal injury attorneys are well-experienced to successfully help you recover your damages.

**On the road again ...**

***What to do when you get a traffic ticket***



Maybe you're getting ready for that long-awaited summer vacation or just back in the driving groove after some time off due to the pandemic. Accidents happen. Traffic tickets do, too.

If you find yourself in a traffic-related incident, we can help. Speeding? DWI? Whatever the mistake, don't add to it by not contacting us. Our legal team is knowledgeable, competent and well-versed to guide you through the stress. Call us!

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**Have a safe & happy  
Labor Day!**

