BROWN CHIARI

MONTHLY NEWSLETTER-JUNE 2010



TIPS OF THE MONTH

- Motorcycle Accidents: We have handled many motorcycle accident cases over the years. The main thing that clients needs to remember is that with motorcycles, there are no mandatory no-fault payments. Although New York State does require that all motorcyclists carry an insurance policy, the standard motorcycle insurance policy does **not** provide for medical payments or lost wages should you be injured in an accident. Many of our clients are surprised to find this out. Some insurance companies sell motorcycle policies with no-fault coverage. As we have reminded you in the past, please check with your insurance agent. This is especially important for those who ride motorcycles and do not have either health insurance or a private disability policy.
- Insurance Company Surveillance: During the nice summer weather we know there is a tendancy to want to work outdoors around your home. Please remember, however, that if your doctor has placed restrictions upon you, you should be very careful. Each year we see more and more insurance companies hiring investigators to perform surveillance on our clients. Surveillance tapes can have a negative impact on your case, so be careful. It's not worth the pain you will experience or any adverse issues that may arise in your case.

RECENT CASE OF NOTE

▶ \$1.35 million settlement: Three months to jury selection, insurance prior companies for a local heavy equipment dealer agreed to pay our client \$1.35 million for causing an accident that resulted in two extensive lower back surgeries. The dealer improperly added weight to the back of a skidsteer loader by welding steel plates to the rear of the machine. Our client was a landscaper who was using the machine to clear some land when the machine tipped all the way back onto its rear wheels due to the added weight and then slammed forward to the gound. This caused our client to sustain significant and permanent injury to his back that prevented him from returning to his landscaping position. This case liability demonstrates the products principle that a dealer of equipment who alters the equipment from its original design is responsible for all injuries flowing from that negligent alteration.

