

One Text or Call Could Wreck it All

Distracted driving is a dangerous epidemic on America's roadways. In 2010, 3,267 persons were killed in distracted driving crashes. In 2011, 3,331 people were killed in crashes involving distracted driving. The trend is obviously on the rise.

The U.S. Department of Transportation is leading the effort to stop texting and cell phone use behind the wheel. They have banned texting and cell phone use for commercial drivers and encouraged states to adopt tougher laws.

In Pennsylvania, there is a ban on texting while driving. It is a primary law which means that an officer can ticket the driver for the offense without an other traffic violation taking place as opposed to a secondary law which means an officer can only issue a ticket if a driver has been pulled over for another violation, such as speeding.

Distracted driving is any activity that could divert a person's attention away from driving. All distractions endanger driver, passenger, and pedestrian safety. Distractions are things such as:

- Texting
- Using a cell phone or smart phone
- Eating and drinking
- Talking to passengers
- Grooming
- Reading, including maps
- Using a navigation system
- Watching a video
- Adjusting a music player



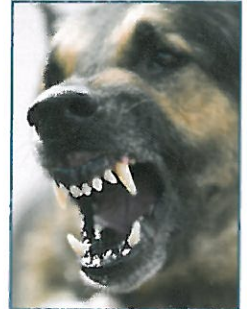
Text messaging requires visual, manual, and cognitive attention from the driver; it is the most dangerous of all distractions. Sending or receiving a text takes a driver's eyes from the road for an average of 4.6 seconds, the equivalent of driving the length of an entire football field at 55 mph with a blindfold.

Each one of should make a commitment to drive phone free and not text while driving.

Pull over if you have to make a call or respond to someone. Pay attention to your driving. If you are a passenger, make sure your driver does the same. It's as important as making sure that all children are in child seats and everyone has their seatbelt buckled.

Be a Responsible Animal Owner

The responsibility associated with owning a dog—or any pet, for that matter—goes far beyond the physical requirements of food, water and walks on a leash.



Owners have a social obligation to protect anyone who might come into contact with the animal. An escaped or uncontrolled animal could easily injure another's person or property and, as a result, face unwanted legal problems.

As an owner you have a duty not to put your dog in a bad situation, where it needs to feel it has to defend you or itself. You also have a duty to others, even if that dog has never bitten before or committed other aggressive behavior, like chasing people or barking aggressively. Everyone thinks their dog is sweet and nice, and most of them are, but you can't assume it will be sweet and nice with everybody.

Pennsylvania state law requires that all dogs must be under control and must not be allowed to run at large; dogs are regarded as personal property, after all, and owners are responsible for damages caused by their dog. Dog bites, or those from horses, cats and other domesticated animals—can leave unsightly scarring and physical damage. But such an event can also cause lasting emotional trauma.

If you or a friend or family member has been bitten or attacked by a dog, call for a free consultation. 800-560-3388. Visit us on the web at www.Naftulin-Shick.com. Email us at LindaShick@Naftulin-Shick.com.

***If you have been injured,
do not wait
to speak with an attorney.***

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Make Sure Your Insurance Policy Provides FULL TORT Coverage

LIMITED TORT

Under Pennsylvania Law, if you choose Limited Tort coverage on your auto insurance policy, you give up the right to receive compensation for pain and suffering under certain circumstances if you are injured in a car accident. If you have never been injured in an car accident, you may not realize the pain and suffering that a person goes through. Car crashes can lead to injuries and long-term disabilities that last for months or even years.

Many people are unfamiliar with insurance provisions and don't understand what it really means to have Limited Tort coverage on their auto policy. They choose Limited Tort because they believe that it saves them a few dollars. Or they think they'll never be injured in a car accident.

By choosing Limited Tort, you sacrifice full protection for you and your family members who are covered under your car insurance policy. Limited Tort not only puts you and your family at risk in your own car, but it even applies when you or your family are injured as passengers in someone else's car.

Call or email us
24 hours a day, 7 days a week
1-800-560-3388 or
LindaShick@Naftulin-Shick.com

There are some exceptions to Limited Tort that would enable you to collect money for pain and suffering under limited circumstances, such as you sustain a serious impairment of a bodily function, significant disfigurement, or death; you are in a commercial vehicle; the other driver is from another state; or the other driver is convicted of DUI.

FULL TORT

With Full Tort, Pennsylvania law permits you to seek money for your pain and suffering due to any injury you receive in an auto accident, provided that someone else is at fault for the accident.

Choosing Full Tort on your policy instead of Limited Tort does cost a little more on your car insurance premium, but it could mean thousands of dollars to you if you are injured in an auto accident. Having additional money to help you through a difficult time in your life is well worth the small expense today.

If you or a loved one are injured as a result of someone else's negligence in a car accident, fall down, or other accident, call Naftulin and Shick, PC for a free consultation at 800-560-3388. Visit us on the web at www.Naftulin-Shick.com. Email us at LindaShick@Naftulin-Shick.com.

HURT IN AN ACCIDENT? DON'T SETTLE FOR LESS!

ATTORNEY PROFILE

Linda M. Shick

I am a personal injury attorney in northeast Pennsylvania with offices and a practice located in Philadelphia, Bucks, Montgomery, Delaware, Chester, Northampton, Lehigh, Monroe, Carbon, Pike, Luzerne and Lackawanna Counties. I litigate cases where people have been hurt through no fault of their own. I represent clients who are injured in car accidents, motorcycle crashes, tractor-trailer collisions, slips, trips and fall downs, construction accidents, falls from height, dog bites, animal attacks, nursing home abuse, and medical malpractice. They seek compensation for their pain and suffering, lost wages, medical bills, disabilities, and property damage. I represent people who have not been adequately compensated for their harm by insurance companies. Visit me on the web at: www.Naftulin-Shick.com, call me at 1-800-560-3388 or e-mail me at LindaShick@Naftulin-Shick.com for a free consultation.



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