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We all know it is important to eat well, but did you know that certain foods can also boost your immune system and help you heal from injuries more quickly, and fight off sickness, disease and even fatigue? It's true. Here are 10 amazing foods that can really help you boost your immune system.

1. Spinach: this super food is packed with nutrients. Eating it can actually help you repair DNA. Eat it raw or just lightly cooked for the most benefit.
2. Garlic: this offers several anti-oxidants that battle immune system invaders.
3. Yogurt that is low fat. Consume a cup daily to increase chances of fighting off colds.
4. Wheat germ has fiber, protein and lots of other vitamins. Substitute wheat germ for some of the regular flour in recipes.
5. Grapefruits of tons of Vitamin C and flavonoids which are shown to increase immune system activation. Also try oranges and tangerines.
6. Almonds. A handful of these protein packed nuts also have riboflavin, niacin and B vitamins which may help you bounce back from stress.
7. Cabbage. This vegetable has immune strengthening glutathione. Add to soups and stews for more nutritional punch.

8. Watermelon is delicious, refreshing and hydrating. It also has glutathione. So enjoy!

9. Green and black teas both contain disease-fighting polyphenols and flavonoids. These antioxidants seek out cell damaging free radicals and destroy them. Caffeinated and decaffeinated work equally as well.

10. Broccoli is easy to find year round and is an immune strengthening basic. It is full of nutrients that protect your body from damage like vitamins A and C and glutathione.

Incorporate these foods into your family's meals for immune strengthening punch!

Client Success Stories

"My wife and I were hit by a drunk driver. We were both injured and had never been involved with anything like this before. Chad explained the process to us every step of the way. Chad is a top notch. He worked hard to make sure we were treated fairly. I have since referred friends of mine in the music industry to Chad and the Firm."

W. Thompson – Missouri City, Texas



COMMON QUESTIONS

Q: *Why is the insurance company taking so long to settle my claim?*

A: Delay is a tactic used by many insurance companies. An insurance company benefits in two ways from delaying a settlement: it makes you more apt to accept any settlement offer, and it increases the insurance company's profit. The insurance company is aware that as you wait for a settlement, your medical bills and living expenses will continue to accumulate. As you become more frustrated and worried about your financial situation, the insurance company hopes that by the time they are ready to settle you will accept any offer, regardless of whether it is fair or not.

Delay will also increase an insurance company's profit. The longer an insurance company delays settling your claim, the longer the insurance company can make more money by investing elsewhere, such as in the stock market or in an interest-bearing account. The insurance company will make more money as the delay becomes longer.



Toy Recalls

Fisher-Price recently recalled more than 10 million tricycles, toys, and high chairs over safety concerns. The consumer Product Safety Commission confirmed that two of the product recalls involved injuries to children. In the recall of approximately 7 million tricycles – some of which feature popular characters like Dora the Explorer and Barbie – the defect involves a protruding plastic ignition key near the seat that children can strike, sit on, or fall on, leading to injuries. Fisher Price is also recalling more than 1 million high chairs after more than a dozen reports of injuries. The Consumer Product Safety Commission has said that manufacturers need to do more to build safety into their products before they reach store shelves, but also offered praise to Fisher-Price for taking the right steps by agreeing to the recalls and offering free repairs or replacement. For more information about these specific recalls, visit www.cpsc.gov.

Improper Loads Cause Many Truck Wrecks

There are many possible factors leading to Texas truck accidents. One of these causes, improper loads, leads to many wrecks each year. Given the severity of most truck wrecks involving other vehicles, these accidents can easily lead to serious injuries or loss of life.

Improper loads on tractor-trailer trucks occur when the cargo causes the driver to lose control and get in an accident. This can happen when the cargo in an 18-wheeler is too heavy, too unbalanced, not properly secured, or falls off the truck into the road. Truck drivers are not only responsible for the safety of their driving, but also for the safety of their cargo. They must ensure their load is properly weighted and secured before starting each trip, and must conduct regular checks to ensure it has not shifted or come undone with time.

When truck drivers are negligent in living up to these responsibilities, serious consequences can result. An unbalanced or shifting load can cause a truck to jack-knife or flip, an overloaded truck can have trouble stopping or turning, and loose cargo can spill onto the road, causing serious Houston truck wrecks. Sometimes, it is the driver of the truck that experiences the consequences of these Houston truck wrecks. However, many other times it is other drivers who pay the price. These innocent citizens are killed or injured in a Texas truck accident as a result of truck drivers' negligence properly securing their cargo.

If you or someone you know has been injured by a consumer product, call us immediately.



Are Recorded Statements Required?

Any time you are in an accident, the insurance adjustor will ask for your recorded to get your version of the facts. Whether you should give the recorded statement depends on which insurance company you are talking to, first or third party, and whether you decide to hire an attorney. The third party insurance company is the other driver's insurance. The first party insurance company is your insurance. Regardless of whether the adjustor works for your insurance company or the other side, the statement becomes a permanent part of the record, despite the fact that it is not under oath.

Let's be clear, you should never talk to the third party insurance adjustor until after you have talked to an attorney. If you hire an attorney, he will do all of the talking for you. Insurance adjustors always want to take your recorded statement right after the



I have Full Coverage. Am I Really Covered?

The usual response we get from clients when we ask them whether they have uninsured/underinsured motorist coverage and personal injury protection is, “I assume so, my agent told me I have full coverage.” When we inspect the policy, oftentimes, uninsured/underinsured motorist (UM/UIM) and personal injury protection (PIP) are not included. A common misconception is that full coverage includes all types of coverage. In fact, in Texas, full coverage only includes liability insurance at the state mandated minimum limits and comprehensive and collision coverage.

Liability coverage is for injuries and damage caused by you as a result of a covered accident. So, if you cause an accident, your liability coverage protects you from the other person’s claim against you. Comprehensive coverage extends to damages to your vehicle that are not related to accidents, such as theft, vandalism or glass breakage. Collision coverage will pay to repair or replace your vehicle for damages from an accident, no matter who is at fault. None of these coverages protect you if you are injured in an accident.

The only coverages that actually protect you if you are injured in an accident and are not at fault are UM/UIM and PIP. UM/UIM provide coverage for you and your family members for bodily injury when someone else is at fault and they either have no insurance or not enough insurance to cover your claim. This is often the case in Texas as most insured drivers carry only the state mandated minimum liability limits. PIP provides coverage to reimburse you for out-of-pocket medical expenses and 80% of your lost earnings while you recuperate from the injuries you suffered in the accident, up to your coverage limits. These 2 types of coverage are extremely important, so important that decades ago the Texas Legislature mandated that UM/UIM and PIP be rejected in writing. So, if you do not have UM/UIM or PIP, you must have signed a rejection form acknowledging that you did not want the coverage. If you did not sign the form, you must have the coverage.

You would be surprised to find out that UM/UIM and PIP are a very small fraction of the total cost of auto insurance. Generally speaking, they are 10% to 20% of your total auto insurance cost. Considering they are such a low percentage of the total cost, ask yourself how you can afford not to have the coverage. You should also add rental and towing coverage to your policy. It is very inexpensive and is extremely helpful if you are involved in a collision with an uninsured motorist or a single vehicle collision. Next time, we will discuss the different coverage limits in Texas and what levels you should have to adequately protect yourself and your family.

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wreck. They insist that it is needed to make a liability determination on the case. They will tell you that if you refuse, they may not be able to determine fault and may not be able to pay to fix your vehicle or pay you for your legal damages. This statement could not be a more blatant lie. They are simply coercing you into giving them a statement so they can invade your privacy and start to build their defense to your damages case.

Hundreds of times throughout our careers, we have represented people who hired us after setting up their claims and giving a recorded statement to the third party adjustor. One of the first things we do when we are retained is request a complete copy of any form signed by our client and any statement given by them. Without exception, the interviewer spent more than 50% of the statement time asking questions about damages, for example, injuries, lost wages, prior injuries, prior wrecks, and prior non-vehicular wrecks. Why do they ask these types of questions? What do these questions have to do with the liability aspects of your particular case? Absolutely nothing! They are simply taking advantage of an unrepresented person and setting up their defense to your damages case.

If it is your own insurance company requesting a recorded statement, you have a duty to cooperate in setting up the claim, which includes

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giving a recorded statement, if requested. If this is the case, here are a few pointers to keep in mind:

1. Don't leave anything out about your medical history, if it is related to the injuries you sustained in the wreck.
2. Include everything that is hurting or feeling different since the wreck. Do not feel like you are whining about your injuries. If you do not mention it now, no one will believe you later.
3. Take time before giving a time or distance estimation. Most adjustors want you to tell them how far you were from the other vehicle the first time you noticed it or how long you were stopped before you were hit from behind. Do not guess and do not give unrealistic answers. Statements such as "I was stopped for 2 minutes at the stop light before I got hit" and "the other driver was going 70 miles per hour when she hit me" could come back to haunt you later on.

Client Success Stories

"After my car accident, I thought I could handle the negotiations with the insurance company on my own since I negotiate for a living. I was wrong. I had already completed my treatment and the insurance company was trying to tell me that my case was worth very little more than my medical bills. They offered to pay my medical bills and give me a few hundred dollars for pain. Tony took over the case and quickly established that my case was worth much more than they had offered. He explained the process to me and, after a short period of time, convinced the insurance company that my case was worth more than 2 times what they had previously offered me. He then helped me satisfy my medical bills for less than the full charges. Thank you Tony and staff."

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