



LAW OFFICE OF

# DAVID E. GORDON

BOARD CERTIFIED CIVIL TRIAL SPECIALIST

Summer 2004

“With One Goal in Mind—Your Maximum Recovery.”

## Dear Clients,

Insurance companies are now offering less money to settle cases than I have ever seen in my 20+ years of practice. This means that people with minor injury such as a temporary neck or back strain are not going to be well compensated and individuals with major injury must file suit to recover what is deserved. The struggle is intense to wrestle from insurers what rightfully belongs to our clients. If we need to file more lawsuits and allow more juries to decide awards, then we are prepared for the battle. Those clients with patience and persistence will get what they deserve. ─

Sincerely,

David E. Gordon, Esq.  
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## Be Patient

The responsible party's insurance representative is trained to show you courtesy and concern in an effort to minimize your claim. His effort to win your confidence is aimed at one goal – to keep you from retaining legal counsel and thereby be required to pay you all that you are owed. Any payment for your pain, suffering and loss of enjoyment of life is tempting, but you must be patient. You only get one payment for the injuries that you may suffer for the rest of your life. A lawyer with personal injury expertise will guard your right to be fully compensated. ─



## JURY SLAMS INSURANCE COMPANY

**O**ur client, eighty-five year old Mary Lewis, had never sued anyone. But when Allstate Insurance Company would not pay her properly for her severe injuries, she had no other choice. On September 25, 2001, Ms. Lewis was on her way to pick up her daughter at the airport when an 18-year old came flying down Winchester and into the rear of her car. Ms. Lewis was knocked over the front seat and into the back seat when the impact snapped her seat belt. She was transported by ambulance and treated for a concussion, as well as substantial bruising and muscle injury throughout her body. In fact, the charges for her treatment over the next 18 months exceeded \$15,000.

By the time of trial this past April, Allstate offered a meager \$23,000, which we rejected. It was Allstate's contention that Ms. Lewis' physical complaints were the natural result of aging, and not the fault of their driver. But as one of Ms. Lewis' friends testified, the crash "took the starch out of her." After three days of trial, the 12-member jury agreed and awarded Ms. Lewis \$75,000 for her medical bills, pain and suffering, and loss of enjoyment of life. It took courage for a woman like Ms. Lewis to stand up against a major insurance company, and our office is pleased to reward her bravery. ─



Mary Lewis with injuries.



Mary Lewis after recovery.

# WHAT IS IN YOUR WALLET?

Since state law now requires motorists to carry proof of automobile insurance, in your wallet should be a card verifying insurance coverage. But what coverage do you have? I have discovered that many of my clients do not know. So here is a description of the primary features of "Full Coverage."

**LIABILITY** – This is the most basic of insurance coverage, but the most important because it protects you against claims alleging that the accident and injuries are your fault. The amount of coverage begins at \$25,000 in Tennessee, but much more protection can be purchased.


**UNINSURED MOTORIST/  
UNDERINSURED MOTORIST** – This is the second most important feature of automobile insurance because it protects you from every driver who has no insurance or who does not have enough insurance. If a driver without insurance hits you, your insurance will not help you unless you have this coverage. In this community, uninsured motorist coverage is a must.

**COLLISION** – Another important feature because it covers your vehicle damage, regardless of fault. This means that if your car is damaged when your child runs off the road into a ditch, you must have this coverage to get the car repaired. Similarly, if you rear-end another car, it is this protection that will repair your car.



**COMPREHENSIVE** – When you take a rock in the windshield, hit a deer in the road, or have your DVD player stolen, this feature covers the incident. All those unexpected events like a tree falling on your car are covered here.

**MED-PAY** – If the occupants of your car are injured in an accident, this portion of the policy pays their medical bills, usually up to an amount such as \$5,000 per person. Insurance companies are not quick to advise their insureds who have been injured that they have this coverage, so it is important that you know about it.

If you have questions about your automobile or truck policy, call me and I will be glad to interpret it for you. **I DO NOT SELL INSURANCE** and I will not send you to any particular agent. I simply want my clients to be knowledgeable and prepared to meet emergency. 

For more information visit us at  
[www.MemphisPersonalInjury.com](http://www.MemphisPersonalInjury.com)  
or call (901) 818-4889

*"Certified Civil Trial Specialist by the National Board of Trial Advocacy and the Tennessee Commission on Continuing Legal Education and Specialization."  
Less than 2% of Tennessee lawyers are board certified.*



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