

# DAVID E. GORDON

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## Dear Clients,

We get so many calls from people injured in car accidents with another driver who has no automobile insurance. In this situation, the injured person must look to his own insurance policy for help. It is then that he needs what is called "uninsured motorist coverage." This is a critical part of an insurance policy, but many Mid-South drivers do not have it. Uninsured motorist coverage is insurance against every other driver in town who may not have enough insurance or may not have insurance at all. When you make an uninsured motorist claim against your own policy, state law prevents the raising of your premium or the cancellation of the policy. Please check with your insurance agent to be sure you have this protection.

## Get the facts on drunk driving

Getting behind the wheel in Tennessee with a BAC at or above .08 percent is prohibited, but the risk of arrest doesn't stop everyone. In fact, Tennessee seems to have more of a drunk-driving problem than many other states, according to research done by the Centers for Disease Control and Prevention (CDC). In every age group, and for both men and women, the rate of death due to drunk driving is higher than the national average. In 2012, per 100,000 people, 4.6 Tennesseans died in a drunk driving accident, as compared to a 3.3 average nationwide.

Thankfully, the situation seems to be improving. In the past 10 years, the number of alcohol-related crashes each year has significantly decreased. The Tennessee Department of Safety and Homeland Security reports 8,286 alcohol-related crashes occurred statewide in 2004, while in 2014, just 4,568 occurred. A number of factors may have contributed to this improvement.

The introduction of "zero tolerance" laws in Tennessee and other states have had a big impact. These laws make it illegal for anyone under the age of 21 to drive with any alcohol at all in their system. Tennessee also allows sobriety checkpoints, where police can stop all or some drivers at a highly visible location to perform sobriety tests.



## Tailgating: An Unnecessary Hazard

Tailgating is a hallmark of aggressive driving, and while very common, it is also very dangerous. The National Center for Statistics and Analysis reports that rear-end crashes are the most common type of accident, claiming approximately 2,200 lives every year, and resulting in approximately 500,000 injuries. The leading cause of rear-end crashes is tailgating.

The risk varies according to the types of vehicles involved. The bigger and heavier the vehicle, the more dangerous it is to tailgate. For example, according to the National Highway Traffic Safety Administration, a regular car traveling at highway speed has a stopping distance of about 133 feet. In comparison, a loaded tractor-trailer has a stopping distance of 196 feet. If a driver fails to leave adequate distance to come to a halt between his or her car and the car in front, and the car in front hits the brakes, there is the potential for a deadly collision. The risks of tailgating increase even further when there is rain or snow, bad tires, or debris on the road.

# Someone *is* watching you ...

It's not paranoia if there really is someone watching you. If you are involved in a workers' compensation or a personal injury case involving an insurance company, they really might be watching.

It is a surprisingly common practice for insurance companies to hire private investigators to gather evidence that claimants are faking or exaggerating their injuries. They will follow the claimant, taking photos, video, and audio, hoping to find a moment that proves the injury isn't as bad as reported. Any damaging evidence the private investigator gathers can be used in court. For example, if someone files a workers' compensation claim because of a lower back injury, the private investigator will try to capture evidence of that person lifting something that they should not be able to lift with that injury. If you think this type of surveillance is illegal, you are mistaken. Photographing, taking video, and recording audio of someone in public is legal. In the privacy of your own home, you are protected, but once you step out that door and into the public sphere you must assume the cameras are rolling.

It's not just the real world where you need to worry about surveillance. Online snooping is a regular occurrence and any relevant information found can be used in court. That is why you must be extra careful about what you post on social media when involved in an injury case.

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*A truck hit us and totaled our car. That threw life as we knew it, into a topsy-turvy spin. An accident completely inverts your life. Calling David Gordon was like the weight of the world had been taken off our shoulders. It was very important to know that he was board-certified. He treats your claim, no matter how large or small, like it's the most important thing in the world to him.*

**-Bill D.**



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The information included in this newsletter is not intended as a substitute for professional legal advice. For your specific situation, please call the appropriate legal professional.

### INGREDIENTS:

2 lbs. tomatoes, seeded and coarsely chopped  
3 ears fresh corn  
1 red pepper, chopped  
¼ red or Vidalia onion, chopped  
1 jalapeno, finely chopped  
1 tbsp. cilantro, finely chopped  
1 lime  
Salt

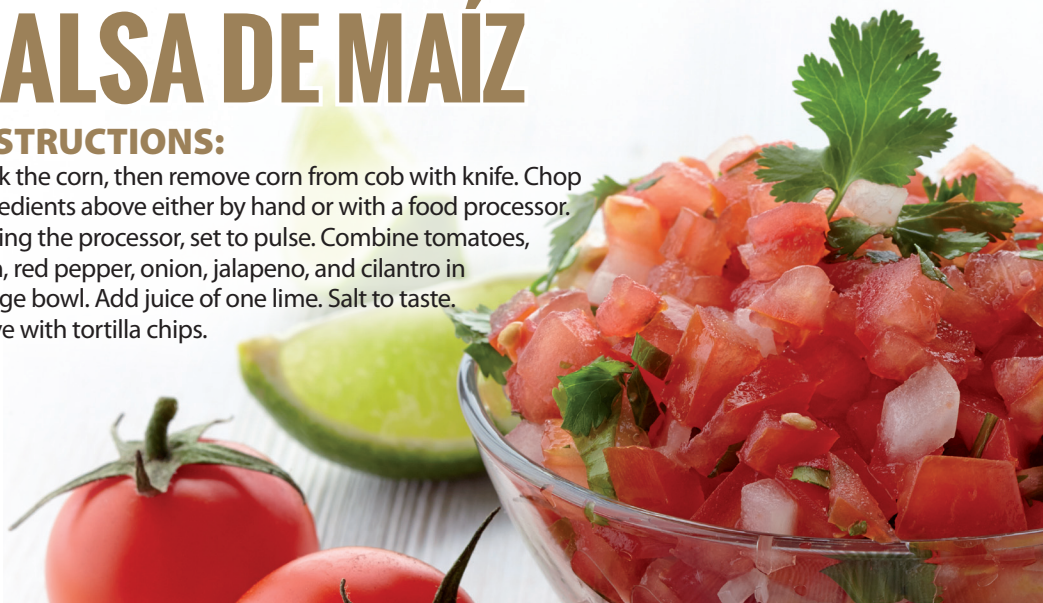
### How to seed a tomato

Seeding a tomato is easier than it sounds. Simply cut the tomato in half and squeeze the juice out over a bowl. The seeds come out with the juice. Really try to squeeze all the juice out as this will keep your salsa from having too much liquid.

## SALSA DE MAÍZ

### INSTRUCTIONS:

Cook the corn, then remove corn from cob with knife. Chop ingredients above either by hand or with a food processor. If using the processor, set to pulse. Combine tomatoes, corn, red pepper, onion, jalapeno, and cilantro in a large bowl. Add juice of one lime. Salt to taste. Serve with tortilla chips.



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