

# DAVID E. GORDON

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## Dear Clients,

We probably get at least one call a week in which the caller was injured in a car wreck, but there is no insurance to cover the claim. This is usually because the driver at fault has no insurance and the injured caller has only liability coverage. Uninsured motorist insurance (UM) is essential in Memphis and surrounding towns. UM insurance is essentially protection for you against every uninsured driver in town who might injure you. And there are many of them! This coverage is not very expensive, so please check with your insurance agent if you do not have it. We want our clients compensated if injured and UM coverage is a solution in a number of injury situations.

## What to do if you're in an auto accident

Even if everyone on the road was a great driver, accidents would happen. That's why it's important for every driver to know what to do if it happens to them.

The first thing to do is pretty obvious— make sure everyone is okay and get help for the injured. Whether or not there are any injuries, it is important to call the police. The police will help maintain safety at the scene, take statements from witnesses, and file an accident report that will be needed later when making an insurance claim.

Once everyone's safety is secured, it is time to gather information about the accident. If there are any problems with the insurance claim, this information will be vital. You will want to gather all the information you can on the other driver and their vehicle including their name, address, phone number, license plate number, year/make/model/color of all vehicles involved, and everyone's insurance information. Also, get the names and contact information of any witnesses.

If you can, take pictures of the vehicles and the scene. Write down a few sentences about what happened while it's all still fresh in your memory. Also take notes about the weather, road conditions, the other driver, and any other details that you can remember. A simple drawing of the scene can also be helpful.

After everything is cleaned up at the scene it is time to make phone calls. Your first call should be to your insurance agent so they can get started on the claim. Your next call should be to your attorney. No matter how much you like your insurance company, their business is based on paying out less in claims than they make in premiums. An experienced attorney can make sure you are treated fairly.



## Three items that are surprisingly dangerous for children

Every parent of a young child learns the importance of childproofing quickly. As the little ones become mobile, crawling and walking and climbing to explore everything in the house, parents have to make sure that dangerous items are locked away or out of reach. Many items are obvious: medicines, cleaners, knives, lighters, and small (easily swallowed) items. However, there are some items that are not as obvious but are just as dangerous. Here are three:

- 1 **Laundry detergent pods** Laundry detergent pods are bright, colorful, and poisonous. A recent study showed that 20,000 children each year go to the hospital after being poisoned by these little pods. The pods are small enough to fit into a child's mouth and they are water soluble. This makes for a dangerous combination. However, to a small child, the pods look like candy.
- 2 **Button batteries** Button batteries are the small, flat, round ones. They are small enough to fit into a child's mouth or even up their nose. Choking and aspiration are not the only risks associated with them. If swallowed, these batteries can corrode human tissue in a matter of hours. Once swallowed, they are life-threatening.
- 3 **Crib bumpers** Crib bumpers are meant to prevent infants from injuring themselves by wedging an arm or leg through the slats of a crib. In doing so, they create a new risk. Babies can suffocate if they get wedged against the bumper. With underdeveloped motor skills and muscles, infants may not be able to move their head if they become stuck in a position where they cannot breathe. Modern cribs are made with slats close enough together so that the bumpers are NOT necessary and certainly NOT worth the risk.

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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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## Top Causes of Construction Accidents in Tennessee

Construction workers in Memphis and throughout Tennessee are exposed to life-threatening hazards on a daily basis. Safety regulations that prevent deaths and serious injuries must be monitored carefully and relentlessly enforced to keep workers protected.

According to OSHA, 4,101 private industry workers were killed in a single recent year. One in five of these fatal accidents took place in the field of construction. Some of the most common causes of construction accidents include:

**Falls** Falls from heights are the No. 1 cause of fatal injuries on construction sites. In one year, OSHA reported that 302 of the 828 total deaths in construction were caused by falls. Construction workers are often required to work at heights on unstable structures such as scaffolding, ladders and roofs. OSHA commonly cites fall protection violations and fall hazards as the cause of devastating injuries.

**Struck by an Object** OSHA includes "struck by an object" as one of the "fatal four" – the four leading causes of worker deaths on construction sites. Workers who were struck by an object made up 10 percent of fatalities in the construction industry in 2013, with 84 deaths.

**Electrocution** Construction sites are commonly a work in progress. You can often find exposed wires and hazardous unfinished electrical systems on the site. Coming into contact with any electrical hazard may result in electrocution that causes burns, shock, explosions and even death.

**Caught-In or Caught-Between** Construction workers are routinely exposed to dangerous circumstances that often result in cave-ins, getting caught in machinery or getting crushed between large objects. Unfortunately, this is so common that it is one of the "fatal four," and was responsible for 21 deaths in 2013.

