

# TEXAS INJURY INSIDER



Your Personal Injury Resource

SPRING 2018

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Helping Injury Victims Since 1985

Welcome to Texas Injury Insider from the Houston personal injury attorneys at Terry Bryant Accident & Injury Law. We've worked with thousands of families and individuals, like you, to make sure accident victims get fair compensation after an injury caused by someone else's negligence.

It's important for us to stay connected with former clients and friends of the firm. Texas Injury Insider provides the latest firm updates and news.

### Spread the Word

Terry Bryant Accident & Injury Law takes pride in providing exceptional service to the individuals who trust our firm to protect their rights after an accident. If we've helped you or a loved one, we want to hear from you!

Past and current clients can let us know how we're doing by leaving an online review on sites like Google and Facebook. We also welcome recommendations from anyone else that we have helped.

Sharing your experience with our firm not only helps ensure we're continuing to provide exceptional service, but will also help future accident victims as they search for legal representation after an injury. ♦



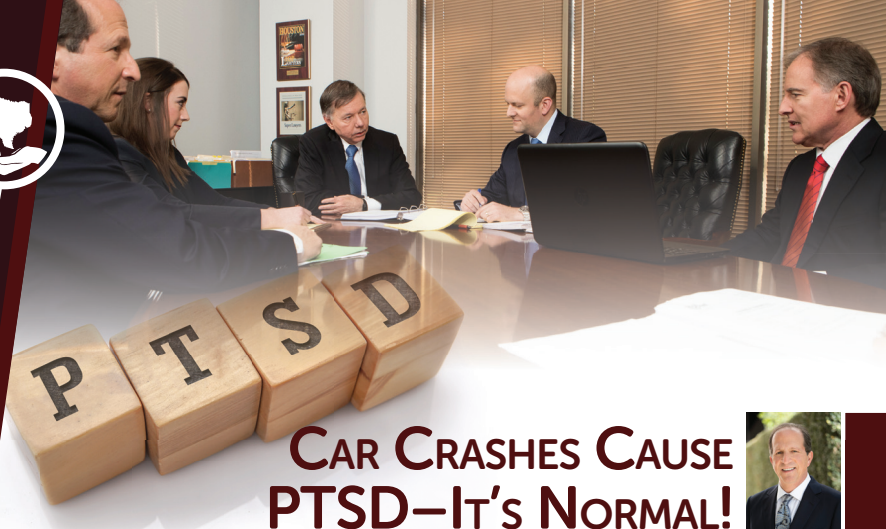
4.8/5 STAR RATING  
(ON 217 REVIEWS AS OF 3/2018)

# Terry Bryant

ACCIDENT & INJURY LAW

\*Board Certified ★ Former Judge

\*Mr. Bryant is Board Certified in Personal Injury Trial Law by the Texas Board of Legal Specialization



## CAR CRASHES CAUSE PTSD—IT'S NORMAL!



By Mr. Steve Waldman, Esq.

Every year, approximately 1% of the U.S. population is injured in car crashes; that's 3,000,000 injured Americans every year! People are accustomed to hearing about damage to necks and backs from car wrecks. However, according to Dr. Todd Buckley with the U.S. Department of Veterans Affairs National Center for PTSD, "Mental health difficulties such as posttraumatic stress, depression, and anxiety are problems survivors of MVAs (motor vehicle accidents) may exhibit."\*

There are factors that can affect whether a person will develop PTSD following a car crash. Some of them relate to the condition of the person before the crash. Others refer to the nature of the crash itself. There are also post-accident factors.

Victims who have pre-incident mental health issues, such as anxiety or depression, or poor social support (family or economic issues), are at increased risk for PTSD. People who have experienced emotional pain before an incident are more likely to suffer PTSD after an incident.

The factors of the crash itself that can lead to PTSD are the potential life-threat (the sensation that your life is in danger), the severity of injury, or the loss of life of others. "As the amount of physical injury and fear of dying increase, the chance of PTSD also increases."

Post-incident factors include the rate of physical recovery, the amount of social support received from friends and family, and the level of re-engagement in work and social activities. The more isolated a person feels from his or her routine, the more likely that person will develop PTSD, anxiety, or depression.

PTSD can affect people in different ways, including nightmares, "flashbacks," or extreme anxiety when encountering reminders of the trauma. Some people become physically ill when reacting to the stress of PTSD.

We find that the most important advice we can give our clients is that feelings of anxiety, depression, or PTSD after a severe injury are NORMAL, and they can be TREATED. No one should suffer needlessly because of the negligence of a bad driver!

If you, a family member, or a friend has PTSD, anxiety, or depression from a car crash, let us help you! ♦



“As the amount of physical injury and fear of dying increase, the chance of PTSD also increases.”



\*<https://www.ptsd.va.gov/professional/trauma/other/traumatic-stress-vehicle-accidents.asp>

## Auto Insurance Coverages and Considerations



By Ms. Brooksie Bonvillain Boutet, Esq.

Liability auto insurance coverage protects everyone else on the road, but who is protecting you? Texas law only requires liability auto insurance coverage, although insurance companies are required to offer uninsured/underinsured motorist (UM/UIM) coverage and personal injury protection (PIP) coverage to you. Too many Texans purchase the minimum limits of liability coverage to comply with state law without any consideration of other auto insurance coverages available to protect them.

### LIABILITY COVERAGE

Liability coverage pays for another motorist's damages if you are at fault for a collision. It does not protect you. Your insurance company will offer you various amounts of liability coverage starting at the minimum limits required by Texas state law, which are \$30,000 per person with a total limit of \$60,000 per collision. You can choose to increase the amount of coverage for an additional cost.

### UNINSURED/UNDERINSURED MOTORIST COVERAGE

UM/UIM protects you when there is insufficient liability insurance coverage if you are in a collision and not at fault. The uninsured part protects you in the event the at-fault motorist does not have any liability insurance. Similarly, the underinsured part protects you in the event the at-fault motorist does not have enough liability insurance.

According to the Texas Department of Motor Vehicles (DMV), an estimated 20% of Texas drivers are uninsured. This number does not even account for the number of drivers who are underinsured.

Your insurance company is required to offer UM/UIM coverage to you, but you can sign a written rejection and decline this coverage. UM/UIM coverage protects you, so you should consider adding this coverage to your policy.

### PERSONAL INJURY PROTECTION COVERAGE

PIP coverage helps with your medical expenses and lost wages, regardless of fault. You can claim your PIP benefits immediately after a collision with documentation of medical expense or lost wages, while a claim against another party can take a substantial amount of time.

Your insurance company is required to offer PIP coverage to you, but you can sign a written rejection and decline this coverage. This type of coverage is relatively inexpensive and starts at a limit of \$2,500, which can be increased for an additional cost. You should consider this coverage to protect yourself when you have unexpected medical bills and unplanned time off work.

### MEDICAL PAYMENTS COVERAGE

MedPay coverage is similar to PIP coverage, but there are two important differences. First, MedPay coverage only helps with medical expenses. It does not help with lost wages. Second, your auto insurance company may want to be reimbursed from any recovery in a liability claim against the at-fault party.

Although MedPay coverage can quickly help with medical expenses, PIP coverage may be a better fit for your needs because it also covers lost wages and your auto insurance company cannot make a claim for reimbursement.

Everyone is in a different financial situation. But we all want to protect ourselves, and our families, with the right amount of auto insurance coverages. When it's time to renew your auto insurance, talk to your insurance agent about all of these coverages to be sure you're protecting yourself—not just everyone else. ♦

CLIENT VICTORIES

Terry Bryant Accident & Injury Law has been fighting for victims' rights since 1985. Below is a sampling of recent cases our team has successfully resolved.†

### \$601 THOUSAND MOTORCYCLE INJURY

Client was struck from behind by a box truck and suffered fracture of thoracic spine, and neck and low back injuries.

### \$520 THOUSAND WORK INJURY

Client was shocked and fell from a ladder while on the job and suffered a foot and heel fracture, and postoperative infection.

### \$470 THOUSAND CAR ACCIDENT INJURY

Client suffered neck, back, and hip pain, and experienced headaches.

### \$417 THOUSAND ON-THE-JOB HEAD INJURY

Warehouse worker fell from an inadequate ladder and suffered a head injury. As a result, our client suffered brain damage and could no longer work.

### \$380 THOUSAND BURN INJURY

Restaurant employee pulled grease-cooker over on himself, causing 2nd and 3rd degree burns on his arms and legs. He was treated with skin grafts. ♦

†Prior results are not a guarantee or prediction of the outcome of any other claims.

