

# MAX MEYERS LAW SPOKE &WHEEL

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### FREE INSTANT DOWNLOAD

Discover the secrets insurance companies don't want you to know.

Get Max's book The Ultimate **Guide to Bicycle Accident Cases** in Washington: Bicycle Accident Secrets Unlocked.

Go to our website

WashingtonBicycleBook.com to get your free download now or call 425.276.7804 to have a copy mailed to you.

## LEARNING ABOUT COMPOSTING

We all want to do our part to conserve natural resources and reduce our carbon footprint on planet Earth. May 29th is National Learn About Composting Day.

Composting is not only an environmentally safe fertilizer, but it can also help save water, energy, fuel, and money! It also keeps toxins from getting in our run-off and groundwater through the use of chemical-based commercial fertilizers.

The use of a natural fertilizer made from compost will make your garden friendly to wildlife like honeybees, hummingbirds, and worms.

You may be asking yourself... what is compost anyway? It is an organic matter that has decomposed. Compost can be made from kitchen scraps,

lawn clippings, newspapers, leaves, wood chips, coffee grinds, and pretty much any food, EXCEPT for processed foods (like Twinkies) and meat or fish products.

Composting saves resources and because of its high nutrient content, it adds to soil stability and reduces soil disease. It will promote healthy growth in your garden seedlings and plants. It is for all these reasons gardeners call compost "black gold."

By adopting the practice of composting, you accomplish these 3 key environmental

elements: REDUCE, REUSE, and RECYCLE.

#### HOW TO COMPOST...

#### Choose A Place

An ideal compost area is a dry, shady spot near a water source with dimensions of 3 x 3 x 3 feet.

#### Add The Ingredients

The ingredients are those rich in carbon (brown materials) and those rich in nitrogen (green materials). Make sure large materials are chopped or shredded.

#### Add Water As Needed

Make sure the pile stays moist but not too wet (it should feel like a wet sponge).

#### **Keep Things Moving**

Turn your compost mixture to add air to the mix. This helps speed up the composting process.

#### Wait A While

When the compost no longer gives off heat and becomes dry, brown and crumbly, it's fully cooked and ready to be fed to the garden.

HAPPY COMPOSTING!!!



## Max Meyers Law VIP Program

Become a VIP Member today and take advantage of our great benefits!

Email us at info@maxmeyerslaw.com or visit our website at MaxMeyersLawVIP.com!

## INTERNATIONAL FEMALE MOTORCYCLE RIDE DAY IS MAY 1ST

International Female Ride Day (IFRD) is celebrated on the first Saturday in May. It is a global day celebrating the cultural, social and active lifestyles of women who ride and enjoy motorcycling.

Did you know female riders are the fastest growing segment of motorcycle riders? The day also marks a call to action for fast-tracking gender equality, awareness, and respect for women in motorcycling or motorsport.

Women make International Female Ride Day their day to "JUST RIDE!" doing what they can to promote and highlight women riders while making a positive difference for women in motorcycling everywhere.

Each year the movement continues to expand and grow in such a way that has truly given it a unique global status. It is the largest all inclusive, borderless campaign for female motorcyclists of its kind, in the world. Plus, just getting out for a ride with friends is a great way to free your mind of stress, relax, and have some fun - while still social distancing of course!

Enjoy ladies and safe riding!



## **MAY EVENTS**

The MML team has a bunch of local motorcycle events we are really hoping to be at this year!

Please check our MML website
www.maxmeyerslaw.com
and our MML Facebook page
www.facebook.com/maxmeyerslaw/
as we receive updates regarding
COVID and the possibility of
local events over the next
several months.

## Follow us on Facebook!

Check out our Facebook page for current news, including changes and updates you should be aware of before hitting the road.



## IT'S NOT TOO LATE! APPLY FOR THE MML COLLEGE SCHOLARSHIP PROGRAM

Do you know a high school Senior or undergrad looking for a little extra help with college?! Max Meyers Law believes in supporting those who are looking to further their education this year. College costs continue to rise, which can cause stress and financial burden to families in our community. We want students to be able to focus on learning and not have to worry about how they will pay for their schooling.



## HOW TO DEAL WITH INSURANCE ADJUSTERS AFTER AN ACCIDENT IN SEATTLE

Beyond simply recovering physically, and handling medical bills, there is the added stress of trying to figure out how to deal with insurance adjusters after an accident in Seattle. Interactions with adjusters can be tricky because the adjuster will look for any inconsistencies or evidence of fault on your part so that they do not have to pay out as much for your injuries.

Always remember that insurance adjusters work for the insurance company, and their bottom line is the most important motivating factor for them. Watch out for your own best interests by doing the following when dealing with insurance adjusters after your accident.

#### STAY ORGANIZED

Immediately after your accident, you should begin compiling a file with any paperwork, documentation, and records related to your accident and damages. Aside from official paperwork, you should also keep personal records about all doctor visits and medications, lost time at work, and journal entries about your injuries and how they affect your quality of life.

You should also make a record detailing all correspondence you have with the insurance companies, especially the at-fault driver's insurance company. This includes letters sent in the mail, emails, and especially phone

conversations with an insurance adjuster. Whenever you speak to the adjuster, you should take notes on the following details:

- The time and date when you spoke with the insurance adjuster(s)
- With whom you spoke
- Specific details about what you discussed



## REMEMBER TO SPEAK WITH AN ATTORNEY BEFORE SPEAKING WITH THE ADJUSTER

You may be unaware of this, but you can put off talking to an insurance adjuster until you have discussed your claim with an attorney. This is one way to be sure that you do not give them any information that can later come back to haunt you. If you choose not to work with an accident attorney, be very careful when offering any information to the adjusters.

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## What Do I Do After a Motorcycle Hit and Run Accident?

When riders suffer injury in motorcycle hit and run accidents, they are often in a difficult situation because Washington State law does not require riders to have insurance. Therefore, many motorcyclists do not carry this financial protection that would typically provide compensation for a hit and run accident.

However, even if you do not have insurance, you do have options to recover your damages. First, you need to know exactly what to do after a hit and run to preserve those options.

#### First Steps after a Motorcycle Hit and Run

The first thing you need to do after an accident is collect as much evidence as possible while you wait for emergency responders. If you can catch any information about the vehicle or the driver (e.g., license plate, car make/model/color, direction the driver was heading, etc.), make sure you take note of it to use in the investigation. If there are any bystanders, ask them to stay as witnesses and provide any information they can to police.

Even if you do not think your injuries are serious, it is safest to schedule a checkup as soon as possible. Some injuries like muscle sprains and strains can take a few days to fully manifest. An exam right after the accident can make an account of your current state, and then later exams can show any damage that occurred after your body has had time to respond to the trauma.

Once you are on the road to recovery from your injuries, it is time to start thinking about pursuing compensation.

## Pursuing Compensation for a Hit and Run Accident with Motorcycle Insurance

You would think by taking the safe route and purchasing insurance anyway, you have done everything you need to do to cover yourself in a motorcycle accident, right? Unfortunately, no. Just having basic motorcycle insurance is

not enough to cover a hit and run accident. You must have special optional coverage known as uninsured/underinsured motorist coverage (UM/UIM). This special coverage pays for accidents caused by hit and run drivers because the lack of a driver is the same as if a driver had no insurance.



If you opted for a personal injury protection (PIP) policy, this coverage would compensate you for injuries you sustained in the accident. If you purchased collision coverage, that will help you pay for the damage to your motorcycle.

## Other Ways to Collect Compensation for a Hit and Run Motorcycle Accident

When you do not have motorcycle insurance to cover your injuries, you might have other types of insurance upon which you can rely. Your health insurance should cover some expenses related to your medical bills for the accident. If you suffered dismemberment, your life insurance policy might have a fixed benefit for death and dismemberment.

Once you have exhausted all other insurance options, you might be able to file a claim with the Washington State Crime Victims Compensation (CVC) program.

The CVC is a fund designed to provide benefits to victims of violent crimes. Under RWC §

46.52.020 failing to remain at the scene of an accident is a gross misdemeanor and therefore falls under the CVC program. To qualify for these benefits, you must:

- Incur bodily damage or severe emotional stress from the hit and run.
- File a report with the police within one year of the hit and run.
- Cooperate with the police in investigating the hit and run and prosecuting the driver, if police find the driver.
- Apply for your benefits within two years of the crime report.

The CVC can provide compensation for:

- Medical or dental costs
- Lost wages
- Necessary medications
- Mental health counseling
- Grief counseling
- Funeral costs

Note that you are ineligible for the CVC program if your hit and run occurred while you were attempting to or actively committing a felony, or your actions provoked the hit and run driver. You also cannot apply for these benefits if you were convicted of certain felonies within the five years before the accident.

## Protect Your Rights to Recovery after a Hit and Run on a Motorcycle

Navigating the paperwork and applications necessary to obtain compensation from insurance policies and the CVC is no simple task.

For help navigating your legal rights to compensation after a hit and run while on your motorcycle, contact Max Meyers Law to schedule a free, no-obligation consultation at 425-276-7804.

## Shelly's RECIPE CORNER

In honor of National Mimosa Day this month give this yummy twist on the classic a try!

## HAWAIIAN MIMOSAS

#### **Ingredients:**

- Coconut Rum (I like the Malibu Rum brand)
- Pineapple juice, cold

- Champagne or Prosecco, chilled
- Pineapple slices and cherries for garnish

#### **Directions:**

**Per Mimosa:** Add one ounce coconut rum and two ounces pineapple juice to a champagne glass. Top with champagne and garnish with pineapple and cherry.

To make a pitcher: Add 1 cup coconut rum, 2 cups pineapple juice, and an entire 750mL bottle of champagne or prosecco to a pitcher. Add pineapple slices and cherries to the pitcher or glasses for garnish. Makes 8 cocktails.





#### Where Accident Victims Get Help













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### HOW TO DEAL WITH INSURANCE ADJUSTERS AFTER AN ACCIDENT IN SEATTLE

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When answering the adjuster's questions, it is imperative that you stick to the facts, and only provide information pertaining to the questions asked. If you are not sure about an answer, just say you do not know; don't ever guess or speculate.

The only things you should ever discuss with an insurance company employee are facts, such as:

- Who was involved in the accident
- The nature of the accident (rear end, t-bone, etc.)
- When the accident happened
- Where it happened

Veering away from the facts of the case will never help your claim. Instead, this can only discredit your claims, negate your evidence and hurt your chances at a fair settlement. Do not offer any opinions about what factors might have contributed to the accident. In addition to sticking to the facts, always remain calm, confident, and polite in your answers.

#### STAY OFF SOCIAL MEDIA

Be careful about what you post online, even if it has nothing to do with your accident. For example, if you are filing an injury claim for a back injury and you post a picture carrying your nephew, the adjuster can use that against you and claim you are falsifying or exaggerating your injuries.

## REVIEW YOUR INSURANCE POLICY BEFORE TALKING TO AN ADJUSTER

It might seem simple, but knowing exactly what you are legally entitled to per your insurance policy terms is important in knowing how to handle an insurance claims adjuster, and can help when it comes time for a settlement offer. Car insurance adjusters may take advantage of people who are not quite sure what their policy means or how much they can recover in the event of an accident.

Be prepared with details about your policy, including your coverage types and limits, so you know your rights under your insurance contract.

#### SPEAK WITH AN ATTORNEY

An attorney can be one of your best resources when it comes to dealing with an insurance adjuster and will be the person on your side who knows how to handle insurance claims adjusters.

At Max Meyers Law PLLC, our car accident attorneys know how important it is that you get the compensation you need for your injuries and damages to property. If you need help recovering the money you deserve after an accident, we are ready to help.

To get started fighting back against the insurance company, contact us now at **425-276-7804** or use our contact form to set up a free consultation.









