



MAX MEYERS LAW  
**SPOKE  
 & WHEEL**



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 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.

**COVID-19  
 WHAT TO EXPECT  
 IN PHASES 2, 3 AND 4**

Hopefully by the time you receive this newsletter we will have moved into the next phases of the COVID-19 reopening plan. The MML office is located in King county, so as I am writing this, we have moved to Phase 1.5. We are all anxious to get back to some normalcy!

Our team is working from home and in the office. However, the office remains closed to the public and we continue to conduct business remotely with new and current clients. You can reach us via phone and email, and we are able to set up video conferences as needed.

I am sure many of you have been watching the news, but we wanted to bullet point some key activities that will resume as we roll into the remaining reopening phases here in Washington state.

**PHASE 2**

- Outdoor recreation including 5 or fewer people outside your house (camping, beaches, etc.)
- Office based business, Real estate agents, retail stores open
- Hair salons, nail salons, and pet groomers to open
- Restaurants will begin to open up to 50% capacity (table sizes no larger than 5 people); No bar area seating
- In home services (nannies and house-cleaning) to resume work



**PHASE 3**

- Outdoor group activities of 50 or fewer people (group recreation/sports)
- Resume non-essential travel plans - free to take vacations
- Libraries and museums to reopen
- Movie theaters to open up to 50% capacity
- Restaurants to open up to 75% capacity (table sizes no larger than 10); Bar seating up to 25% capacity

**PHASE 4**

- Resume all recreational activity
- Allow gatherings with more than 50 people
- Large sporting events to reopen
- Concert venues to reopen
- Resume unrestricted staffing of worksite (continuing to practice good hygiene and physical distancing)

To find further details about the different phases of reopening, visit this website at **www.governor.wa.gov/news-media/chart-washingtons-phased-approach**.

We are here to help... please continue to stay safe and be well!

# MML WELCOMES NEW TEAM MEMBERS!!

Morgan Hess joined the MML team in February as our Office Administrator.

She is the first face you will see when entering our office and is always ready to greet you with a smile!



Morgan came to us after spending a few years as a stay at home mom. She has three great kids named Paislee, Kaiden and Alaina, as well as two kitties Saphira and Princess Fiona.

When she has free time, Morgan likes to pull out her camera and find herself lost in the woods or on the beach snapping photos of the scenery, wildlife, and her kids. She also enjoys trying new recipes, baking, and doing art projects with her kids. The outdoors is her favorite place to be and she spends the majority of her summer with family hiking, fishing, and camping as much as possible.



Lisa Cummings joined Max Meyers Law in February of 2020 as a Paralegal.

She received her Paralegal Certification three years ago, and prior to joining us, owned and operated her own business as a freelance paralegal and legal investigator.

Lisa and her husband grew up and raised their three daughters in Kirkland and now have the joy of their four grandchildren.

They love travel and spending time with their family. Lisa is an avid tennis player and has been playing for six years on a United States Tennis Association team.



You can find Max Meyers Law on Nextdoor.com!

## WHAT OUR CLIENTS ARE SAYING... FIVE STAR REVIEWS FROM MAX MEYERS LAW CLIENTS



### EXCELLENT LAWYER

Excellent Job! I can't say enough about how positive my experience was with Max Meyers representing my interest in an automobile accident versus a large insurance company. I was involved with a three-car accident and I was the car that got initially rear ended. Long story short, we thought we could negotiate a fair settlement without an attorney, and I will never do that again.

We were referred to him by a family member and Max explained the entire process to us, provided an overview of the next steps and likely outcome based on the facts. Max took care of everything and follows up as promised. As far as the case, Max negotiated a great settlement for me, and I couldn't be more pleased with the outcome.

-Randy

### VERY RESPONSIVE

Max did a great job negotiating a settlement for a car accident that involved a driver with the minimal insurance. He was very responsive throughout the entire process and gave solid advice.

In the end, I walked away with a settlement that far outweighed the original offer from the other driver's insurance company. I would absolutely recommend Max.

-Client who wishes to remain Anonymous

### GREAT HELP & SUCCESSFUL OUTCOME!

Max Meyers and Group helped me after getting hit on the bicycle. Max and his staff were professional and assisted me every step of the way. I highly recommend them if you are involved in a situation where you need an attorney.

-Dave



## Follow us on Facebook!

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



We continue to monitor our events calendar as we move into the next "phases" of COVID-19.

The MML team had a bunch of local motorcycle events we planned to be at this year, but we are still seeing everything getting canceled due to the CORONAVIRUS.

Please check our website [www.maxmeyerslaw.com](http://www.maxmeyerslaw.com) and our Facebook page [www.facebook.com/maxmeyerslaw/](https://www.facebook.com/maxmeyerslaw/) as we receive updates about local events over the next few months.

# July EVENTS

# HOW DOES INSURANCE WORK For A Dog Bite Case?

If a dog attacks and bites you, you need to know what insurance coverage might pay for your damages. Unlike car accidents in which automobile liability insurance can pay your losses, most people are unclear about what insurance, if any, will compensate you for dog bite injuries. You have several possibilities for insurance benefits in these situations.

## HOW INSURANCE WORKS IN DOG BITE CASES

Types of insurance that can pay some of your dog bite damages include:

**The homeowner's liability policy of the dog owner.** The homeowner's liability policy of the dog owner is usually the primary source of compensation for your injuries. However, homeowner's insurance companies may limit the amount of money they will pay on dog bite claims, as well as exclude particular breeds from any coverage.

For example, if the dog that bit you was a pit bull, it is unlikely that the dog owner's residential policy will pay you any benefits because of the breed of the dog. If the policy provides some benefits for animal bites but limits the recovery to \$5,000, by way of example, \$5,000 is all you can collect from that insurance policy, regardless of how high your losses were. Because the average payout for a dog-related claim is over \$35,000, policy limits can be inadequate.

**Dog owner's umbrella liability policy.** Many people pay an additional premium for extra protection on their homeowner's insurance policy. This extra coverage, often called "umbrella liability" covers the homeowner if

someone successfully sues the homeowner for negligence not specifically mentioned in the standard homeowner's policy.

Unfortunately for dog bite victims however, many of these umbrella policies now exclude coverage for animal bites or impose limitations similar to those in many standard homeowner's policies. In these situations, the language of the policy will control how much, if any compensation you will receive under that insurance.

**Dog owner's dog bite insurance.** Some people have dogs that their municipality declares as dangerous because of their breed. For circumstances like these and "work" dogs (like service and emotional support dogs), the insurance industry created a form of coverage for animal liability. Even people whose dogs do not fit into these categories sometimes buy animal liability insurance simply for the peace of mind it provides.

Animal liability policies usually only cover injuries to third parties, not the dog owner or members of the owner's family. That said, these policies provide some much-needed protection for the more than 4 million dog bite victims each year.

**Your health insurance.** If all else fails, your health insurance can be a way for you to receive the medical care you need. You can then pursue a claim for compensation against the dog owner.

## WHAT HAPPENS IF YOU WERE PARTLY NEGLIGENT

Does fault on your part matter in dog bite cases in Washington State? Maybe, if you were trespassing, or you somehow incited or provoked the dog which bit you then you may have fault for the dog bite. However, these are rare in dog bite cases we see. If you do not fall into either of those situations, the dog owner is deemed at-fault for your bite damages.



There is no such thing as first bite is free. The fact that a dog had never bit anyone before simply does not matter. Under Washington's strict liability rules for dog owners, the fact that a dog bit a person equals liability to the dog owner.

## GETTING LEGAL HELP FOR A DOG BITE DAMAGES CLAIM

If you have a dog bite claim, sorting through all the possible sources of insurance coverage can be hard. We handle those issues for our clients.

Give us a call at **425-276-7804**, and we will set a time to talk about your legal options.

There is no charge for an initial consultation. There are no fees unless we get you compensation!

## Shelly's RECIPE CORNER

# BLUE CHEESE BURGERS

It's time for some summer grilling... give this delicious burger recipe a try!

### Ingredients:

- 2 pounds ground chuck
- 1 pound ground sirloin
- 3 tablespoons steak sauce
- 6 extra-large egg yolks
- 1½ teaspoons kosher salt
- ¾ teaspoon freshly ground black pepper
- 4 tablespoons (1/2 stick) cold unsalted butter
- 8 to 10 hamburger buns
- 8 ounces blue cheese, such as Danish Blue
- Arugula, for serving
- Sliced tomatoes, for serving

### Directions:

In a large bowl, carefully mix the meats, steak sauce, egg yolks, salt, and pepper with the tines of a fork, but do not mash the mixture. Lightly form hamburger patties and press lightly into shape. Press a thin slice of butter into the top of each hamburger, making sure the meat entirely encases the butter.

Prepare a charcoal or a stovetop grill and cook the hamburgers for 4 minutes on one side, turn, and cook 3 minutes on the other side for medium-rare. Remove to a plate and cover with aluminum foil. Allow the hamburgers to rest for 5 minutes.

Meanwhile, grill the buns, cut side down, for 1 minute, until toasted. Place a hamburger and a slice of blue cheese in each bun, plus arugula and tomato. Enjoy!



# HAPPY BIRTHDAY DAWN!!



THIS MONTH WE WISH A VERY HAPPY BIRTHDAY TO OUR MARKETING DIRECTOR, DAWN HUSMOE!

WHILE SHE MAY NOT BE ABLE TO GO OUT AND CELEBRATE LIKE USUAL DURING COVID-19, WE HOPE SHE ENJOYS THIS SPECIAL TIME WITH HER FAMILY.

## HAPPY BIRTHDAY DAWN!



MAX MEYERS LAW<sup>PLC</sup>

Where Accident Victims Get Help



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