



MAX MEYERS LAW **SPOKE & WHEEL**



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ARE YOU COVERED

when you jump in an **Uber, Lyft, or other Ride Share Vehicle?**

URBAN LIVING has spurred people to forgo owning a car and use taxis and ride share programs like Uber, Lyft, Sidecar and others. One has to wonder, if you're in an accident in one of these vehicles are you covered by the car's insurance, your own insurance, or nothing?

In Seattle, Uber and Lyft are prolific. What insurance do they provide to passengers?

UBER, ACCORDING TO ITS WEBSITE, PROVIDES DECENT COVERAGE FOR PASSENGERS.

\$1 million of liability and uninsured/underinsured motorist (UM/UIM) bodily injury coverage per incident. If the Uber driver causes an accident and you are injured, they have **1M** in liability coverage. If the Uber car is hit by an uninsured or underinsured driver the UM/UIM will cover your resulting damages (for example; a hit and run collision).

No fault coverage (e.g., Personal Injury Protection) is provided in certain states at similar levels as limos or taxis in those cities. This coverage pays for your medical bills while you are going to treatment. We were unable to determine if Washington is one of them.

LYFT AND SIDECAR, PER THEIR WEBSITES, ONLY COVER PASSENGERS WITH LIABILITY AND UIM POLICIES, THERE IS NO PAYMENT OF MEDICAL BILLS IF YOU ARE TREATED.

\$1 million of liability and uninsured/underinsured motorist (UM/UIM) bodily injury coverage per incident. If the Lyft or Sidecar driver causes an accident and you are injured they have **1M** in liability coverage. If the Lyft or Sidecar vehicle is hit by an uninsured or underinsured driver, the UM/UIM will cover your resulting damages.

No PIP coverage - if you're hurt in a car accident in a Lyft or Sidecar vehicle you will have to pay your own medical bills through your health insurance or possibly your own PIP policy on your auto insurance.

BOTTOM LINE: IF YOU USE UBER OR SIMILAR RIDE SHARE SERVICES, YOU BETTER HAVE HEALTH INSURANCE OR PIP ON YOUR OWN CAR INSURANCE.

Yes, there is liability or UM/UIM insurance coverage in case of a car accident, but those policies will only pay one time for all of your damages. The insurance company for Uber/Lyft/Sidecar will require you to sign a full release that says they never have to pay anything else, regardless of anything that comes up in the future. This is a very bad idea! Settling your injury claim while you are still injured and being treated, in my opinion, is never a good idea. You don't know the full extent of your damages until you have fully healed. What if you are left with a permanent injury after completing treatment?

Unfortunately, at times, economic reality forces people to sign a full release and settle their injury claim because they don't have PIP or health insurance and can't afford to pay for the treatment they need to recover. This is the worst case scenario and if you find yourself or someone you know in this situation, call Max. There may be other options available, other than settling your case too soon for pennies on the dollar.



TIPS FOR GETTING YOUR VEHICLE REPAIRED AFTER AN ACCIDENT

Business Spotlight: Juanita Collision Center

THE MEYERS FAMILY has seen their fair share of fender benders.

There may or may not have been a recent incident between family vehicles in the Meyers home driveway which required the services of an auto body shop.

After shopping around and getting five different quotes Max selected Juanita Collision Center and was delighted with the results.

Max interviewed **Linda Dunshee**, of **Juanita Collision Center**, about repairing your vehicle after an accident.

What's the first step I should take to get my car fixed after an accident caused by another person?

Contact the insurance company as soon as possible with your account of the accident and file a claim. (Side note from Max: Don't agree to a recorded statement with the other driver's insurance company, they can take notes but not record it. They only want a recording to potentially use against you later, it's not necessary or required! The opposite is true with your insurance company. If you are confused, just call me first, before talking with any insurance adjusters.)

Do I have to repair my car where the insurance company says?

By law, you are entitled to have your vehicle repaired at the shop of your choice. Some insurance companies will require you to go to a different shop for a preliminary estimate, but the actual repairs may be done wherever you choose.

Is it better to have my car insurance pay for the repairs instead of the at-fault driver's insurance?

That depends on the circumstances of the accident. Sometimes it will take a bit longer to have your car repaired while the insurance companies determine who is at fault. To expedite repairs, you can use your insurance but you will have to pay your deductible up front and will be reimbursed for it if you are found to not be at fault later.

What are the things people should look for when searching for an auto body shop?

How long have they been in business? Do they have a good working relationship with the insurance companies? Are they I-Car certified (industry standard for ongoing education for technicians). What kind of warranty do they offer for the repairs they are performing? Is the facility clean and organized? Is the office staff knowledgeable and helpful?

Ask your friends, family and insurance company for referrals. Any shop can advertise, so firsthand recommendations are always a good thing!

What questions should people ask when they bring their car into an auto body shop?



Do they offer a warranty with their work and how long will the repairs take? What is the process for filing a claim? How much will they be responsible for payment? Do they assist with rental cars? Ask for any clarification on parts that will be used, whether they are OEM or aftermarket? What is the experience of the technicians working on their vehicle?

What are the things people should look out for so they don't get taken advantage of when searching for an auto body shop?

Along with all of the above mentioned things they should take a look around, does the shop seem professional and clean? Were they treated well by the estimators and office staff? Was the estimate explained clearly to them, as

well as any other questions they had? If your gut instinct is telling you something, listen to it and trust your feelings.

What are the most common mistakes people make after an accident when it comes to repairing their car?

Not being aware that an estimate is just that, and that it is common after a vehicle is "torn down for repairs" that additional damage may be found. Be aware of repairs that seem like "a great deal" as they may not be done properly and can affect not only the way your car drives but also the safety of your vehicle. Most car repairs unfortunately are not inexpensive and to be done to manufacture and safety standards it is important that you use a shop with the correct equipment and parts and well trained technicians.

Is there anything else people should know after an accident?

More and more we see people coming in who have been in an accident that clearly was not their fault be held responsible because people change the story after the fact. It is important to try and take pictures and get as much documentation as possible.

And again, be aware of repairs that seem like a bargain. Many of our customers have had to pay for repairs twice because the first time they were not done correctly. If you're not using a shop that offers a warranty or is insurance approved then you may have no recourse.

Juanita Collision Center is a second generation Dunshee family run business.

Since 1970, the business has grown from two employees to fifteen long-term employees. The Dunshee's take pride in providing customers with exceptional customer service and always delivering top-quality workmanship.

You can find out more about Juanita Collision Center at www.juanitacollision.com or call **425-821-1110**. They work with all insurance companies after an accident.

Westlake Avenue N Cycle Track Project

The landscape in the city of Seattle is ever changing. The city has created areas where people can work, shop, eat, and exercise, all in one central place. However, finding parking in Seattle can be an exercise in futility. And with most of the parking being pay lots, it can get expensive. More and more we are seeing people commuting around town by bicycle.

The city has taken notice of this and is doing its part to make riding your bike in the city safer. One project they are working on is the Westlake Avenue N Cycle Track Project.

The Westlake Avenue N corridor runs between Fremont and South Lake Union neighborhoods and connects to the Fremont Bridge, Ship Canal Trail and Lake Union Park. The corridor is 1.2 miles and the west side is a four lane street with one sidewalk.



As it stands now pedestrians and cyclists are forced to share the same space. There is no dedicated space for bicycles and often times riders must ride through parking lots of local businesses or in the service lanes meant for drop-off, pick-up and deliveries. This is not safe for the cyclists and can cause issues with the day to day workings of the local businesses.

With the Westlake Avenue N Cycle Track Project the city is hoping to install a dedicated, flat, low-stress bike path making this scenic corridor more accessible to residents, employees, and visitors. Adding this new path is just one of the ways the city is striving to keep cyclists safe and connected to the downtown area. The project is still in the design phase and you can find out more by going to www.seattle.gov/transportation/wct.htm. If you are a regular cyclist and wish to get involved with this project the city encourages you to attend one of their roundtable meetings or briefings that are listed on their website.

N.O.V.E.M.B.E.R EVENTS CALENDAR

4th Annual Strip Church Seattle/Barista Love Fundraising Party

NOVEMBER 8 7:30pm to 10:00pm

Kirkland Arts Center | 620 Market St.

Come enjoy this fantastic fundraising celebration! Hear amazing stories about what has happened this year and learn more about the ministry! Be the first to see the reveal of our new shirts that you voted on and you will also get the first look at our yearly Christmas gift to the girls, which will be available for a buy one, give one!

Veterans Day Parade

NOVEMBER 8 Auburn

www.auburnwa.gov

The Veterans Day Parade & Observance in Auburn is one of America's biggest, with veterans units, military vehicles, drill teams, 25 marching bands, floats, antique cars, and military fly-over. Free!

Ski and Snowboard Sale

NOVEMBER 14 - 16

www.skidazzle.com

CenturyLink Field

Shop for snow merchandise at the Ski Dazzle ski and snowboard show at CenturyLink Field.

Model Train Show

NOVEMBER 15 - 16

www.thefair.com

Washington State Fair Showplex in Puyallup

The Great Train Expo features model train layouts and hundreds of vendors.

Motorcycle Show

NOVEMBER 21 - 23

www.motorcycleshows.com

Seattle Convention Center

Find sport bikes, dirt bikes, scooters, ATVs, expert advice, live entertainment, and family activities at the International Motorcycle Show in the Seattle Convention Center.

Empty Bowls

NOVEMBER 22 1pm to 3:00pm

www.efoodnet.org

Charles Wright Academy in Tacoma

Buy a handmade bowl, and then get another bowl full of soup at Empty Bowls at Charles Wright Academy in Tacoma. This event is put on by the Emergency Food Network. Admission is free.

Pre-Thanksgiving run/walk

NOVEMBER 23

www.promotionevents.com/thanksgiving

Green Lake Park

Green Lake Gobble & Mashed Potato Munch Off is a 5K and 10K run/walk and free kids dash, with post-race beer garden and mashed potato eating contest.

Seattle Marathon

NOVEMBER 30

www.seattlemarathon.org

Race starts at Seattle Center - 5th Avenue between Harrison and Mercer Streets, east of the Experience Music Project.

Join 14,000 people burning off Thanksgiving calories at the morning Seattle Marathon and Half Marathon that begins and ends near Seattle Center.



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MAX'S FAVORITE SWEET POTATO CASSEROLE

3lb. sweet potatoes (about 5 large)
4oz. (1/2 of 8-oz. pkg.) PHILADELPHIA Cream Cheese, softened
3 Tbsp. brown sugar
1 tsp. ground cinnamon
¼ tsp. ground nutmeg
2 cups whole grain cereal flakes with cranberries and almonds, crushed
2 Tbsp. butter, melted
1-1/2 cups JET-PUFFED Miniature Marshmallows



DIRECTIONS

PREHEAT oven to 325°F. Place sweet potatoes on microwaveable plate. Microwave on HIGH 8 min. Turn potatoes over; continue microwaving 9 to 10 min. or until very tender. Let stand 5 min. Cut potatoes in half lengthwise. Scoop pulp into large bowl and discard skins.

ADD cream cheese, brown sugar, cinnamon and nutmeg to potato pulp. Mash with potato masher to desired consistency. Spoon into 9-inch square glass baking dish.

MIX cereal and butter in medium bowl until well blended. Stir in marshmallows. Sprinkle evenly over potato mixture.

BAKE 30 to 35 min. or until topping is golden brown and mixture is heated through.

NOTE: Mashed potato mixture can be prepared ahead of time. Cover and refrigerate up to 2 days. When ready to serve, uncover, sprinkle with streusel topping and bake as directed.