



**Kalish
Law
Firm**

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Auto Accident Investigations

When a client is seriously injured in a vehicle collision, we will make every effort to seek additional sources of precise, detailed, and thorough information to determine responsibility for the accident.

We often investigate:

- ▶ Cell phone and global-positioning satellite records for all involved vehicles and drivers. These may record direction, mechanical problems, operating errors, position, velocity, or improper electronic-device use.
- ▶ Digital 911 call records to locate witnesses who may have observed and reported the accident.
- ▶ Digital photographs taken by police at the scene.
- ▶ Paramedic, ground ambulance, or medical air transport reports of emergency care that may include injury specifics.
- ▶ Tow-truck or wrecker records, which also may shed light on accident details.
- ▶ Traffic cameras at dangerous intersections to determine if the monitoring system recorded the accident.

Q&A: Workers' Comp

More than 4 million Americans of all ages, occupations, and ethnicities suffer a workplace injury every year. More than 2 million are hurt seriously enough to miss work and need medical care. Most workplace injuries happen at midsize companies with between 50 and 250 employees.

With the prevalence of workplace injuries, it's important to know the basics of workers' compensation insurance.

Q: What is workers' compensation?

▶ **A:** About 100 years ago, states began to pass laws to make sure workers could be fairly compensated for medical expenses and lost wages due to on-the-job injuries without having to sue the employer. This insurance benefit system generally limits the amount of the payout, but ensures payment for work injuries while eliminating the expense and uncertainty of lawsuits.

Q: Who is covered by workers' compensation?

▶ **A:** In most states, almost all employees

must be covered, with some exceptions. For example, in some states, corporate officers and some farm workers may be excluded.

Q: Who decides if my claim is paid?

▶ **A:** The insurance company for the employer's workers' compensation plan usually decides claim issues. An employer may dispute a claim if it believes the injury is not work related, but under the system, employers have limited ability to raise legal defenses. It is part of the give-and-take compromise of the workers' comp system.

Q: Do I need a lawyer to represent me in making a workers' comp claim?

▶ **A:** It depends. If your injury is serious and your claim is rejected, an attorney may help. Seek legal advice in cases where you did not receive the proper reimbursement amount, if you were denied medical care, or if your employer retaliated against you. Many times, a consultation with a qualified workers' compensation lawyer is free.



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**OFFICE HOURS
Monday-Friday
8:00 a.m.-6:00 p.m.
Saturday by appointment**

PRACTICE AREAS

- Personal injury
- Auto and truck accidents
- Workers' compensation
- Wrongful death
- Medical malpractice
- Nursing home negligence
- Motorcycle accidents
- Railroad and boat accidents
- Premises liability

*We take your
family's safety and
security personally.*

School Bus Safety

With increasingly common footage showing bus drivers speeding through red lights and viral videos of impatient drivers illegally passing buses and nearly running over children, parents wonder about the safety of school transportation. Here are a few things to keep in mind about school bus safety.

First, the good news: According to the National Highway Traffic Safety Administration (NHTSA), school buses are one of the safest forms of transportation in the United States. The agency says that approximately 450,000 public school buses travel about 4.3 billion miles to transport 23.5 million children to and from school and school-related activities every year. On average, there are six fatalities a year involving school transportation.

While that is a good statistic, no fatalities would be better. The majority of school bus-related fatalities happen when students are struck by the bus or other vehicle while waiting for, boarding, or getting off the bus. In many cases, unsafe school loading zones and distracted drivers are at fault.

If your child was injured in a school bus accident, please contact our office for a confidential consultation.



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REFERRALS

Thanks to all of you who have recommended our firm to your relatives, friends, and neighbors. We appreciate your vote of confidence and pledge to care for these "VIPs" as well as we care for you.

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The information included in this newsletter is not intended as a substitute for professional legal advice.
For your specific situation, please consult the appropriate legal professional.

Emergency Responders and Workers' Comp

Police officers and firefighters know that injury in the line of duty is a possibility, but that shouldn't stop them and other emergency responders from filing for workers' compensation. Every state has a version of a Workers' Compensation Act created to ensure that anyone injured on the job can continue to receive compensation until they are able to work and get coverage for medical bills resulting from the injury, and rehabilitation.

For firefighters, police officers, correctional officers, paramedics, and emergency technicians, states often have special provisions to ensure that they receive lost wages (even if the claimant has multiple jobs), medical benefits, vocational retraining, and even lump-sum settlements. Surprisingly, many volunteer firefighters and ambulance workers are also extended benefits for injuries and illness that occur while they are on duty.

Laws vary greatly by state and locality, so it's best to speak with an attorney who specializes in workers' compensation law.

