

**PROTECTING EMPLOYEE & CONSUMER RIGHTS**



**ATTY. CONRADO JOE SAYAS**

# When an auto accident happens to you

insurance at the time of the accident, you may also be able to sue for pain and suffering. You can make a claim with the other driver's insurance company. It is advisable to consult with an experienced personal injury attorney before speaking to the other driver's insurance company.

If your claim for damages is \$7,500 or less, you may sue in small claims court (and you do not need an attorney). However, if your damages are for a larger amount, you may need an attorney to represent you. An experienced

number of uninsured motorists on the road.

**5. What to do if the other party sues you**

If you are sued, contact your insurance company or insurance agent and/or your lawyer right away. Generally, your insurance company will assign a lawyer to handle your case. But, if you are sued for more money than your policy covers, or if your insurance company indicates it may not cover you for everything, you may also need your own attorney.

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**C. Joe Sayas, Jr., Esq.** is an experienced trial attorney who has successfully obtained significant results, including several million dollar recoveries for consumers against insurance companies and big business. He is a member of the Million Dollar-Advocates Forum—a prestigious group of trial lawyers whose membership is limited to those who have demonstrated exceptional skill, experience and excellence in advocacy. He has been featured in the cover of Los Angeles Daily Journal's Verdicts and Settlements for his professional accomplishments and recipient of numerous awards from community and media organizations. His litigation practice concentrates in the following areas: serious personal injuries, wrongful death, insurance claims, unfair business practices, wage and hour (overtime) litigation. You can visit his website at [www.joesayaslaw.com](http://www.joesayaslaw.com) or contact his office by telephone at (818) 291-0088. (Advertising Supplement)

*“If your claim for damages is \$7,500 or less, you may sue in small claims court (and you do not need an attorney). However, if your damages are for a larger amount, you may need an attorney to represent you.”*

rienced personal injury attorney can also help you find medical specialists for serious injuries. Lawyers take auto accident cases on a contingency fee basis, which means you do not pay the lawyer his or her attorney fees if you do not recover any money. If you win, you pay the lawyer a percentage of the money you get. Most lawyers charge a smaller percentage if the case is settled before the lawyer does all the work necessary to pursue the case in court.

If you and your lawyer agree to a contingency fee, the lawyer must put the agreement in writing and give you a signed copy. The contract should explain what percentage the lawyer will get if you win and how it might vary. It also should state who will pay for any court or other costs.

**4. What to do if the other party does not have insurance**

If the other driver caused the accident and is not insured, your own policy can pay for your personal injuries if you have Uninsured Motorist (UM) coverage. Additionally, if the other driver's insurance is not enough to pay for all of your damages, your own insurance may pay the difference if you have UM coverage. While UM coverage is not required by law, you should always obtain this coverage to protect you against an increas-

AUTO accidents, especially when they result in serious injuries, have important consequences to the lives of consumers. Rights to medical treatments, lost wages, compensation for pain and suffering may be at stake when these accidents occur. It would help if consumers ask themselves every now then the following question: In the event of an auto accident, what can I do to protect my rights? The following tips might prove useful:

**1. Gather relevant information at the scene of the accident**

Some of the important information that should be taken down are:

The other driver's name, address, telephone number, driver's license number, and insurance company

The other car's make, year, model, and license plate number

The names, addresses and telephone numbers of any witnesses to the accident

The name and badge number of the law officer who comes to the accident scene.

If your cell phone has a camera, do not hesitate to photograph the damages to the vehicles at the scene.

**2. Get a physical checkup after the accident**

Some accidents are serious enough that paramedics are called to the scene to treat and checkup on the persons involved. It is a good idea to have a doctor or health care provider examine you for possible injuries. Your health or automobile insurance may pay some or all of these health care bills.

**3. Making a claim for injuries and other damages**

If the other driver was at fault, you may be entitled to compensation for your personal injuries, car damage and other expenses, such as lost wages or the cost of future case needed after the accident. If you had your own

# How much homeowner's insurance do i need?

**INSURANCE 101**



**MELODY AVECILLA**

EVERYDAY people ask themselves, "How much Homeowner's Insurance do I need?" The answer varies, depending on each person's situation. Usually you should insure your home for its whole value, this means the actual building and all of its contents.

In order to find out exactly how much your home is worth, you should have it appraised. You can have an appraiser, builder or insurance agent give you an

estimate on its value. However, if you ever re-model or add on to your home, its value will increase, and you will then need to purchase more coverage.

For any valuable possessions you have, you can purchase extended coverage, to insure those items are covered as well. The best thing to do is take a room-by-room inventory of your valuables then keeping this list somewhere outside the home, for example: safe-deposit box.

To determine if valuable possessions, such as TVs, stereos or computers are covered, or if you have any other questions about Homeowner's Insurance, contact your State Farm Insurance agent.

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If you suspect a scam, call the NICB hotline at 1-800-TEL-NICB. For information about auto insurance and insurance fraud, contact your insurance agent. (Advertising Supplement)

# Facing foreclosure is...

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your property or not, and/or if you will be liable for any foreclosure deficiencies after the sale date. If you have a second trust deed on your property, make sure you consult with an attorney to find out if you will still owe this debt even after foreclosure. In some cases you will, in other cases you won't. Most people who are facing foreclosure are also buried in other debts (usually credit cards) and need to find a way

out so they can start over. If this is your case, we can help. For a free office consultation, please call Toll-Free 1-866-477-7772. We have offices in Glendale, Cerritos and West Covina.

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None of the information herein is intended to give legal advice for any specific situation. Atty. Ray Bulaon has successfully helped over 4,000 clients in getting out of debt. For a free attorney evaluation of your situation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772. (Advertising Supplement)

# Fairness makes a return...

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should wait until they are again available before going forward with the case.

Each of these cases discusses important rights of immigrants in court proceedings. The positions of the Board and the court are not identical. The differences may be more significant in some cases than in others. An experienced immigration attorney can determine the impact of these decisions. This is one reason why it is important to have competent representa-

tion in immigration court.

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Atty. Reeves has represented clients in numerous landmark immigration cases that have set new policies regarding INS action and immigrants' rights. His offices are located in Pasadena, San Francisco, Las Vegas and Makati City. Telephone: (800) 795-8009 E-mail: [immigration@rreeves.com](mailto:immigration@rreeves.com) Website: [www.rreeves.com](http://www.rreeves.com). (Advertising Supplement)

The analysis and suggestions offered in this column do not create a lawyer-client relationship and are not a substitute for the personalized representation that is essential to every case. (Advertising Supplement)

**BARRISTER'S CORNER**



**ATTY. KENNETH URSUA REYES**

# Defending husbands against wife's false allegation of domestic violence

future divorce battle. If the husband is the high earner in the household, he may also be ordered to maintain the household even though the wife is the one that lives there. Husband is placed in the situation where he has to maintain two households.

Second, husband is more likely to lose the custody of the children if children are involved. His custody right could be reduced to mere visitation or even worst none at all. This arrangement could easily turn into the status quo in the divorce case.

Third, husband gets to pay child support if wife gets custody of the children as a result of the domestic violence application. This situation would further put a strain on husband's financial resources. Depending on the Judge if husband earns significantly more than the wife, wife may be awarded attorney's fees and cost under the family code to equalize the playing field.

Fourth, wife will have a restraining order against the husband protecting the wife and sometimes the children. This restraining order if issued as a CLETS is recorded in the police database. This means if husband violates the restraining order, all that the wife needs to do is to call the police and husband will get arrested. This type of restraining order are usually

issued with orders prohibiting husband from coming within 100 yards of the victim. It also includes prohibition from communicating by telephone. It also requires the restrained person to turn over any firearms and deadly weapon. This can be a problem if the husband is a law enforcement officer.

The domestic violence defendant should prepare very well for the domestic violence hearing to avoid the harsh consequences and tactical advantage to the other spouse if the TRO is granted. This should entail subpoenaing the police officer to testify in court if the police were dispatched in the scene without a resulting arrest. This should also entail lining up your third party witnesses that has personal knowledge of the alleged incident. Any pictures of bruises and injuries should be properly investigated and compared to medical records and the timeline of events.

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**To: Restaurant/Health Workers  
All Underpaid Workers**

**From: Bander Law Firm, LLP**

**Re: Get the Thousands of \$\$\$\$ You Deserve  
For Your Hardwork**

**California Law Entitles You to Overtime/  
Minimum Wages/Interest/\$\$\$Penalties**

**Immigration Status  
DOES NOT MATTER.**

**FREE CONSULTATION ON WAGES/HR CLAIMS  
IMMIGRATION, PERSONAL INJURY**

**----NO RECOVERY, NO FEE----**

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