



Published by Shelly Leeke Law Firm, LLC

# LAW LETTER

**Information on the latest accident & injury news before you need a lawyer.**

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**Practice Areas:**

personal injury  
auto accidents  
work injuries  
death accidents  
truck accidents

**WE APPRECIATE YOUR REFERRALS**

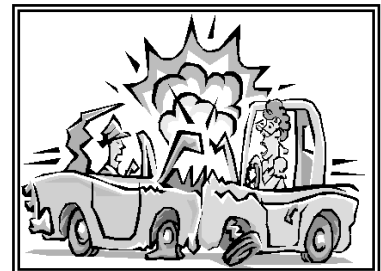
Volume 1, Issue 1

## Welcome to Our Newsletter

Welcome to the first of many periodic newsletters to come, published by the law office of Attorney Shelly Leeke. I hope you will find the information provided to be helpful and most of all, enjoyable to read. My goal is to provide you with up to date legal news and information so that you will be knowledgeable about parts of the law that could affect you in your day to day activities. We welcome your input and would like to receive your legal questions. I want you to be an interactive part of this publication. Each issue we will highlight a question from one reader. If your question is chosen, you will receive a FREE gift card, just for sending in your question! If you have a legal question, or a suggestion or comment, please email them to [sleeke@leekelaw.com](mailto:sleeke@leekelaw.com), or call the office at 297-8485. I want to thank you for being a part of Shelly Leeke Law Firm and for taking the time to read the valuable information in this publication.

### **Safety First: What to do Right After the Crash**

1. Stop your vehicle. Only move the vehicle if conditions are safe and the car is in the roadway.
2. Notify the police department.
3. If there are injuries, call 911.
4. Get out of the roadway.
5. Make sure the police officer completes a report AND the report is accurate.
6. Take detailed notes- road and weather conditions, location of the accident, the time of day, name, number and address of witnesses.
7. Take pictures of the damages to both vehicles.
8. If your vehicle is towed, get the name of the tow company, and tell them where you want the vehicle towed BEFORE they tow the car.
9. Monitor your condition, even if you aren't severely injured. Some injuries will only become problematic 24 hours to three days after an accident.
10. Do not discuss fault with other drivers, passengers, or witnesses, no matter who was at fault. Give the facts of the accident to the police officer.
11. Seek the advice of an attorney. Each case is different, and it is always best to get the opinion of a lawyer, even if you don't think you need one.





**FREE  
Report**

**Finally**, useful information for personal injury victims **BEFORE** you call a lawyer or deal with an insurance company. This free special report is written by attorney Shelly Leeke and will arm you with the information you need to handle your property damage claim.

**BEFORE** you call a lawyer or deal with an insurance company, you need this report. Did you know? Many personal injury attorneys will not handle your property damage claim. You may be left on your own to deal with the insurance adjustor in order to have your car repaired, get a rental car, and/or be compensated for a total loss of your vehicle. This valuable guide will help you.

**The Do It Yourself Guide to Settling your Property Damage Claim.**

**Special Bonus!** Learn what type of insurance every driver should have, but most insurance agents never completely explain.

You can obtain a copy of this free, no-obligation report by calling the

**Ask for the PROPERTY DAMAGE REPORT**



**YOUR LEGAL  
QUESTIONS  
MATTER.**

**Fax, mail or email your legal question to us. If your question is answered in our next issue, we'll send you a free gift card.**

**Reader's QUESTION: ANSWERED!!**

**Question:** I just got a new car and my insurance company gave me 25/50/25 in coverage, is this Full Coverage?

**Answer:** The S.C. Department of Insurance requires liability and uninsured motorist coverage limits of \$25,000 bodily injury per person, \$50,000 bodily injury per accident, and \$25,000 property damage per

accident. Most people assume if they meet the minimum requirements of automobile insurance, they are "fully covered." This is not entirely accurate. You may be "fully covered" by law, but there is additional coverage you should also consider, which includes personal injury protection, medical payments coverage, Underin-

sured Motorist Coverage (UIM), Comprehensive/collision coverage, and HIGHER than minimum liability and uninsured motorist coverage. These additional coverages are offered at a small cost, and the benefits they afford far outweigh the minor increase in your premium.

**-ABOUT THE FIRM-ATTORNEY Shelly Leeke**



South Carolina attorney Shelly Leeke has been representing people injured in accidents for nearly a decade.

Shelly is the founder of the law firm, Shelly Leeke Law Firm, LLC. The firm handles accident cases throughout

South Carolina, particularly in the lowcountry. The firm represents victims of personal injury and automobile accidents, as well as wrongful death and worker's compensation clients. Shelly has represented clients all over the state and nationwide.

If you would like more information about your injury case, Shelly Leeke will be happy to speak with you for no cost and no obligation. Just call the office at 297.8485. or e-mail [sleeke@leekelaw.com](mailto:sleeke@leekelaw.com).

## PROTECT YOUR FAMILY

### When Health Insurance Isn't Really "Insurance"

Most people assume that if they have health insurance, it will cover their medical bills if they are involved in an accident.

On the surface, this may be true. The reality however, is that if you are injured in an accident, typically the health insurance will pay your medical bills so that the health provider is paid. The same health insurance company will attempt to force you to repay everything they have paid on your behalf in you are successful in your lawsuit.

As an example, I had a client who had a health insurance policy through her employer. She was seriously injured in an automobile accident, and the health plan paid over \$25,000.00 of her medical expenses. The problem was that the at fault driver had only \$25,000.00 in liability insurance coverage. The client's health insurance paid the medical bills and then claimed they were entitled to everything from the client's settlement, which would entitle her to nothing!

#### What can you do about this?

I highly encourage you to purchase underinsured motorist coverage in the minimum amount of \$100,000. Most people

should purchase more; you will be shocked to find how inexpensive this insurance is.

The good news is, if you or a family member is seriously injured and the person who caused the accident has the minimum liability coverage, then you will be protected even if you must repay the health insurance company that paid the medical bills.

*We'll evaluate your current coverage to help you ensure you have adequate insurance coverage to protect Your family*

If you do not know how much insurance you have, I will tell you the coverage that you have and also make suggestions if you need additional coverage to protect you.

Just fax over your cover page of your automobile insurance policy to 297-8497.

We do not want you and your family to be financially devastated because you have inadequate automobile insurance coverage.

## Distracted Drivers Can Be Deadly Drivers

Texting and talking on the cell phone is a growing deadly trend on our roads. Did you know? A recent study by The Transportation Safety Group at the National Safety Council found that distracted drivers account for nearly 80% of car wrecks. What makes that figure even scarier is that over



80% of all drivers admit to making phone calls or texting while driving.

Daydreaming, talking on the phone, and texting has been cited in over three quarters of the most dangerous driving incidents. Considering most of us in the Charleston and surrounding areas are on the roads every single day, the chances of us coming in to contact with a distracted

and potentially deadly driver is nearly guaranteed. What can you do? First and foremost, stop using your own cell phone while you are driving, and do not text under any circumstances while driving. Forbid teenage drivers from using their cell phones while driving and encourage your friends and family to follow your example.

Folks, from a lawyer's perspective, more and more, cell phone records are being used in court as evidence against at-fault driver's of automobile accidents, and the cases show the impact. In December 2007 one company agreed to pay a \$5.2 million settlement to a Georgia woman who was rear-ended by one of its employees who was driving a company car and talking a cell phone when she caused the wreck. There have been many more cases where a driver has been held liable for an accident caused by using a cell phone while driving.

In our firm, we want to know if our client was involved in an accident because the at fault driver was distracted while talking or texting on a cell phone. We will use this information to help our clients win their case. But, we **do not** want you to be a victim or the cause of an accident by distraction. If you or someone you know has been hurt in an accident by a distracted driver, Shelly Leeke will be glad to discuss the aspects of the case. Call the office at 297-8485 or e-mail [sleeke@leekelaw.com](mailto:sleeke@leekelaw.com).

**ACCIDENT Facts: The Harvard Center for Risk Analysis calculated that at least 330,000 people are injured each year as a result of using cellphones while driving.**



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RETURN SERVICE  
REQUESTED

***Inside —FREE REPORT — Information for all consumers.***

This publication is intended to educate the general public about personal injury accidents and insurance companies. It is not intended to be legal advice. Every case is different and you are invited to discuss your legal question with attorney Shelly Leeke at no additional cost.

**THANK YOU!!!**

**MUCH OF THE LAW FIRM'S CASES COME FROM SATISFIED CLIENT REFERRALS. THANK YOU TO ALL CLIENTS AND FRIENDS THAT HAVE REFERRED YOUR FRIENDS AND FAMILY TO ATTORNEY SHELLY LEEKE.**

**Client First Approach To Legal Service**

At our law firm, we believe your case deserves individual attention. This means that we strive daily to provide first rate service to each client, providing you attention and personal service that every client appreciates. Our goals to you as a client:

- ⇒ Provide prompt, reliable and professional legal service
- ⇒ Efficient response to client requests. Our promise is to respond to you within 24 hours of your call or email (immediately for emergencies) and

follow through on what we say we will do

- ⇒ Strive to maintain the same sense of urgency that our clients feel about their case
- ⇒ Maintain frequent communication with our clients to ensure they continue to be up to date on their case
- ⇒ Make the legal experience as personal and pleasant as possible.
- ⇒ We want to hear what you like about our

firm and what we can improve. Call or email us

Firm Communication Policy: My promise to you is that while I am working on your case, I will not take calls or emails from anyone else. If I am not available to speak with you when you call, simply leave a message and you can rest assured that your call will be returned within 24 hours. If you have an emergency, please let the receptionist know and I will be reached immediately. 843.297.8485; or [sleeke@leekelaw.com](mailto:sleeke@leekelaw.com)



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