



STOP PAYING OUTRAGEOUS AUTOMOBILE INSURANCE RATES

Tired of Exorbitant Rates? Tired of Your Rates Rising?

SELF-INSURE!

SAVE THOUSANDS OF DOLLARS ON AUTOMOBILE INSURANCE PREMIUMS BY SELF-INSURING

Contrary to popular belief, Texas law does not require that you purchase automobile insurance. Instead you can provide proof of financial responsibility and self-insure. Self-insuring may allow you to save thousands per year on auto insurance premiums.

Under Texas Law minimum policy limits only provide extremely limited protection. Only \$20,000 for injuries caused to any one person and \$15,000 to property damage is covered. Such protection is small in comparison to the outrageous premiums of sometimes over \$4,000.00 per household per year that many insurance companies charge. Self-insurance is often perfect for households with teenage drivers, senior citizens who do limited driving, individuals with multiple cars or motorcycles, or individuals with some risk tolerance.

Under this program, you will not have to deal with increasing rates, unfriendly insurance representatives, or shopping for the best rates. Insurance savings can be used to meet household budgets, to provide extra life or disability insurance to benefit your family, or towards your children's education. Our firm can help you establish automobile self-insurance that meets all legal requirements set forth by the State of Texas.

Only certain individuals can qualify. In order to qualify, you must provide proof of ownership of qualified assets; such as, acceptable stocks, bonds, or certificates of deposit in the amount of \$55,000.00 or more. Such assets may not be contained within a pension or retirement plan. Typically, vehicles that are financed may not be self-insured due to requirements of the finance company. For more information and to file contact:

THE KUZMICH LAW FIRM, P.C.

Pioneers in Establishing Automobile Self-Insurance



HELP YOURSELF

- WHAT TO DO IF YOU ARE STOPPED BY THE POLICE

Usually we are working cases where drunk drivers have injured our clients. However, we recognize that not every traffic stop is valid. We would never condone drinking and driving, but we wanted some advice for our clients about what to do if they are stopped by the police. We asked Kimberly Griffin Tucker, a criminal defense lawyer and former prosecutor, to give us some information. She graciously contributed to this article.

IF YOU ARE STOPPED FOR ANY TRAFFIC VIOLATION:

- ◇ Use your turn signal and pull off to the right as quickly and as safely as possible.
- ◇ Your every move is being watched. Be careful about everything you do and say!
- ◇ Whatever you do, do not get out of your car.
- ◇ Do not make any sudden movements that could cause the officer to fear for his or her safety or to believe you are trying to hide something.
- ◇ Invoke your right to remain silent. Despite what they promise, the police will not let you go home after you tell them what they want to hear or sign a confession.
- ◇ Don't accept a search of your person and/or vehicle. Unless the stop goes beyond a mere traffic violation, the police have no right to search your person and/or vehicle unless you consent.



IF THE OFFICER ASKS ABOUT DRINKING:

- ◇ If you've been drinking, you probably do have the odor of alcohol on your person. Be honest since it will give you more credibility.
- ◇ When the officer asks how much you have had to drink, ask the officer why he stopped you.
- ◇ Politely explain that you drank earlier in the day but beyond that you would rather not answer any more questions.
- ◇ Then ask if you are free to go.



IF THE OFFICER SAYS YOU CANNOT LEAVE, OR ASKS YOU TO STEP OUT OF THE CAR:

- ◇ Ask if you are under arrest. If the officer says "no", ask whether you will be receiving a citation and then ask to leave.
- ◇ If you are told you are not free to leave, **DO NOT ANSWER ANY MORE QUESTIONS OR PERFORM ANY TASKS.**
- ◇ Insist - politely but firmly - that you wish to contact a lawyer.
- ◇ Explain that you don't know what to do since you've never been arrested before (assuming this is true!).
- ◇ Repeat that you want a lawyer over and over again to as many people as you encounter. They may tell you that you are not under arrest, but under investigation, and do not have the right to an attorney, do not give up. Keep asking for a lawyer politely and firmly.

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We're on the web at www.kuzmichlaw.com

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You won't avoid arrest this way, but I have found that the police always make an arrest if the driver smells like alcohol. Why give them more evidence to use against you? **NEVER BE AFRAID TO EXERCISE YOUR RIGHTS**, you'll only be sorry later if you don't!

IF THE OFFICER INSISTS THAT YOU TAKE A TEST OF ANY TYPE:

- ◇ DON'T REFUSE OR AGREE!
- ◇ Tell the officer you'll be happy to cooperate in any way **AFTER** you get to confer with an attorney.
- ◇ If you've had anything to drink or any drug of any kind (including prescription drugs), do **NOT** take a breath or blood test.
- ◇ Don't believe the officer when he/she says your license will be suspended automatically if you refuse. You are **BY LAW** entitled to request a hearing on that issue.
- ◇ Call an attorney as soon as you are released, and let the attorney tell you what needs to be done.



For more information, we suggest you contact Ms. Kimberly Griffin Tucker at The Law Offices of Kimberly Griffin Tucker, (972) 4 9 2-A T T Y (2889), kgtlaw@hotmail.com, P.O. Box 116441, Carrollton, Texas 75011, or visit her website at www.kgtlaw.com.

Bad Weather Safety Tips

In the last few years, we've been surprised in North Texas with early ice and snow storms in mid-November. These sudden storms can leave us navigating our way home on icy or slippery roads. The following tips could save you from unnecessary property damage or personal injury.

- * Drive slower and increase your following distance
- * Remove all snow and ice from your vehicle
- * Do not start driving until your windshield is defrosted and clear
- * Be sure that your headlights and taillights are visible
- * Remember that neither snow tires nor chains allow you to drive on bad roads at normal speeds
- * Start slowly, brake gently, using slow, steady strokes
- * Begin braking early when you come to an intersection or a stop
- * Approach bridges, shaded spots, overpasses and turns slowly

For additional tips, visit the FEMA Winter Driving FACT SHEET. <http://www.fema.gov/hazards/winterstorms/winterf.shtm>.

If you'd like to contribute to our Newsletter, call us and ask how.