



### It's Not Always About Speed

"I was only going 5 miles per hour," said our customer when presented with a \$266,759 claim.

"Yes, I rear-ended the person's car, but I was only going 5 miles per hour. How could this be?"

The reason "this be" is that the plaintiff alleges an exacerbation of pre-existing conditions with regard to a traumatic brain injury.

The lesson? Make sure you have adequate coverage and drive safe. Pay attention. Because even at 5 miles per hour your business and your life can be turned upside down.

As we like to say at McCurdy Group, prevention is always the best insurance.

Be safe out there.

~ **Dennis**



"People often say that motivation doesn't last. Well, neither does bathing.  
That's why we recommend it daily."  
~ Zig Ziglar



### The RMV Driver Verification System

The Driver Verification System (DVS) is a public safety tool provided by the RMV for commercial customers who are seeking information on their drivers. DVS gives you the ability to track license statuses of your drivers and receive email notification from the RMV if there is a change in their license status at any time while they are enrolled in DVS.



When a DVS notification email is received, the client must log into their DVS account to view the driver(s) that has had a status change. There is no fee to participate in the DVS program and receive license status notifications. If you choose to obtain an unattested public driving record there is an \$8.00 fee for each record requested and the company will be billed monthly.

The DVS Program will provide the following information for any driver enrolled:

- License class held (CDL, Passenger, Motorcycle), License status and Expiration Date
- Organ Donor
- Restrictions and Endorsements
- 7D School Bus Certificate Expiration Date
- CDL Self Certification Type & Expiration Date

The DVS program also allows you to request an Unattested Public Driving Record. The Public Driving Record includes all surchargeable accidents, criminal and civil driving offenses for which a person was found either guilty or responsible, plus discretionary and administrative license suspension actions.

## Ask Leslie: Should a Workers' Compensation Report Be Made For Just a Minor Injury?

*Dear Leslie: My employee sustained a minor cut on his leg at work. It's about an inch long, but it's not something deep that would need stitches. We just cleaned it with antiseptic and put a bandage on it. It doesn't seem like something I should report for workers' compensation purposes. I don't think he needs medical care and neither does he. What do you think?*

Although the cut you describe seems like a minor injury, none of us . . . really know the extent of it because we are not physicians. A small, seemingly minor cut . . . sustained by a person with diabetes, can develop, if not treated quickly and aggressively, into a life-threatening infection. Even a healthy person can develop a deadly MRSA infection from a cut that is not treated under the care of a physician. Likewise, an employee with a mild back sprain, if untreated, could develop severe back and spine issues like herniated discs.

A minor blow or fall that jars the head, but causes the worker no pain or dizziness, may have actually caused a much more serious head injury, like internal bleeding, the signs of which cannot be detected by your observations and for which noticeable symptoms will not develop until hours later. [In] 2009, actress Natasha Richardson . . . fell on a beginner run. She felt fine, was even joking, and refused to be taken to a medical center. About an hour or so later, she developed a headache, and was then taken to the hospital. [S]he died two days of internal brain hemorrhaging. Neurosurgeons explain that "time equals brain." The sooner a person who sustains a blow to the head or a fall that jars the head is evaluated, the better.

Bottom line: an injury that looks like "nothing" can become "something" down the road. Send your injured workers for medical care to avoid long-term, more severe developments and additional medical costs. Even if the worker says, "Oh, it's nothing. I'm fine," send the worker for an evaluation.

Leslie Zieren is an attorney with The McCalmon Group. Best Practices

## Justin Wants You To Know: Why Business Insurance is Important



No two businesses are alike. Similarly, no two companies share the same risks and threats that can impact the stability, finances, and staff.

Buying business insurance for your small company can be a frustrating process. Finding the right policy can feel like you're looking for a needle in a haystack. In actuality, giving up and settling for a mediocre policy can do more damage to your business than it can good.

Before you select one with a low premium and minimum coverage, here's what you need to know about buying business insurance.

**Look past the premium.** Expenses are important to your business and you will want to keep to a minimum. For small business owners with limited budgets, it can be tempting to make a decision based on the price. Keep in mind that you're purchasing insurance to protect your business. Always look at a policy to ensure it doesn't leave out coverage you may want later on and that it has high enough limits to suit your company.

**Evaluate the policy for gaps.** The defining details of each policy are inclusions (covered events) and exclusions (events that your insurance won't account for). Pay attention to these items because they determine the terms of your coverage. For instance, when reviewing coverage for commercial auto insurance you'll want to check that you have insurance for bodily injuries, property damage liability, collision coverage, uninsured/underinsured motorist coverage, and personal injury protection.

**Understand limits and deductibles.** Your policy limits are the stated amount that your insurance carrier will pay for a specific event, claim or instance. Your limits ultimately decide the extent of protection your business received for liability lawsuits and other losses. While you check your limits, ensure that your deductibles are within your business's budget.

Give me a call at 508-347-9343 to find out how protective policies can meet your business' needs.