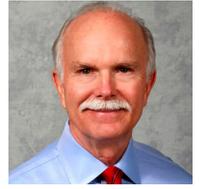


# Mills Law Alert



Fall 2018

## School Bus Accidents

When we watch our children step onto that familiar yellow school bus in the morning, the last thing on our mind is that an accident could take place between the bus stop and school campus. But bus accidents can and do happen.

According to recent statistics from the National Highway Traffic Safety Administration, there were 1,282 people of all ages killed in school-transportation-related crashes between 2007 and 2016. That's an average of 128 fatalities per year.

That's a sobering reminder that even something as seemingly safe as our school buses aren't immune to accidents and personal injury.

### Factors that play into school bus accidents

A variety of factors can contribute to bus accidents. One is driver distraction or negligence, which can include everything from traveling at excessive speeds to not paying attention to traffic signs. Additional causes include road conditions and vehicle defects. Many accidents also occur as a result of another driver's carelessness, or because the child stepping onto or off of the bus is not aware of the rules.

Children should never walk behind a bus and be careful not to step out into traffic. They should also remain seated while on the bus.



Injuries from school bus accidents can include:

- Broken bones
- Soft tissue damage
- Head injuries
- Burns and lacerations
- Death

There is a growing interest in requiring that seatbelts be installed in all school buses in an effort to further protect children in the case of an emergency, but it is not a hard-and-fast rule across the nation. In 2017, Texas passed a bill requiring school districts to have shoulder-to-lap seatbelts for all riders on new buses.

### Rules for riding the bus safely: Do's and Don'ts

- Arrive early to the bus stop and remain on the sidewalk
- Wait until the bus comes to a complete stop before entering or exiting
- Take your seat and remain seated throughout the trip.
- If there's a seatbelt, use it.
- Do not leave any backpacks or belongings in the aisle.
- Always keep your head, hands, and arms inside the bus.
- Pay close attention to any instructions the bus driver gives you, especially during an accident.

*If you or a family member are the victims of a school bus accident, you need an experienced lawyer in your corner with hands-on knowledge in these kinds of complicated claims. Call us. We can help.*

### Thanks for the Referrals

Despite this modern age of marketing and advertising, the best source for our business is, always has been, and always will be word-of-mouth. We are grateful that so many of our friends and clients feel confident in recommending our firm.

Unfortunately, when people need a good lawyer, they often do not know where to turn. If you or someone you know has been injured and needs legal help, call us.

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# Uninsured/Underinsured Insurance: *Why you need coverage*



insurance. Liability coverage in Texas is \$30,000 per injured person, with up to a maximum of \$60,000 for all injured persons in the same accident, as well as \$25,000 for property damage.

That may sound like a lot of coverage, but in fact, it isn't. Medical care is expensive, and the replacement cost for even a single vehicle can easily be \$30,000 or more. And that means coverage can get exhausted in a hurry,

Texas law gives all drivers the opportunity to buy insurance coverage to protect themselves against both insured and uninsured motorists. Unfortunately, many people try to avoid higher premiums and other costs by choosing to do only what the state requires, which is liability

So if you or your family are injured in a wreck, and the person who caused it doesn't have car insurance, fled the scene, or only has minimum liability coverage, you pay out of pocket for anything the other driver can't cover.

This is where uninsured and underinsured motorist coverage can help to:

- Protect you, your family, passengers, and anyone driving your vehicle with your permission
- Cover medical (including permanent or partial disability) and funeral expenses, car repairs, and car rentals
- Help offset both lost wages and pain and suffering—up to the coverage limits you choose

The Insurance Research Council estimates one in eight drivers in the U.S. are uninsured. In a growing metropolitan area such as Dallas, that means chances are high you could be the victim of an accident caused by someone with no insurance or with insufficient insurance.

Talk to your insurance agent about purchasing at least the minimum amount of additional coverage. If possible, have as much uninsured and underinsured coverage as you have liability coverage.

Everyone is entitled to their day in court. The Mills Law Firm proudly stands side-by-side with our clients while providing compassionate representation for a variety of legal disputes. An accident involving an auto, bus, or 18-wheeler...medical malpractice...drunk or impaired driving—whatever your issue, call us. We can help.

## Firearm Safety in the Home

In a previous news newsletter we wrote about firearm safety for hunting enthusiasts. But gun injuries and accidental deaths happen every day in homes all across the country. Many of these incidents, sadly, involve children. It has been reported that guns kill at least one child every other day. The causes include:

- Accidental or negligent discharge
- Firearm misfires or defects
- Guns not being properly secured

It is your right to keep a gun in your home. But it is important that everyone in the home be educated about firearm safety. By all means, keep firearms unloaded and locked in a safe or gun vault, hide the keys, and store ammunition separately.



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*If you or a loved one has been injured or killed in a firearm accident due to the negligence of another person, or a manufacturer's defect, having the right legal partner in your corner can make a significant difference. Call us today.*

# Burn Injuries

According to the American Bar Association, burn injuries continue to be one of the leading causes of unintentional death in the United States. Thermal, chemical, and electrical burns are common types of burns in the workplace. Some of the more at-risk occupations involve janitors, firefighters, mechanics, chefs and cooks.

Common causes of burn injuries include:

- Vehicle fires
- Structure fires
- Construction site explosions
- Oilfield explosions
- Chemical contact, fires, and explosions
- Boating and recreational accidents
- Radiation exposure from x-rays, sunlamps, and UV lights

## Four degrees of burns

Since most of us who have heard about various “degrees” of burns may also be confused as to the meaning of the various degrees, the following should help:

- 1st Degree Burns – These are superficial burns and only impact the first layer of the skin
- 2nd Degree Burns – Can involve scarring and blistering of the skin
- 3rd Degree Burns – Affect deeper tissue and require medical attention
- 4th Degree Burns – Damage muscles, ligaments, bones, and tendons and often result in the loss of that body part

The good news is that 96.7 per-cent of patients who are treated in burn centers will survive. But many will sustain serious scarring on all or most of their body and often must deal with life-long disabilities.

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*No one should have to suffer from burn injuries. But if you or a family member are suffering from a burn-related accident as a result of someone else's negligence, give the Mills Law Firm a call. We are here for you.*



# Don't Let That ATV Joy Ride Be Your Last



All-Terrain Vehicles (ATVs) are a great excuse to get outdoors this fall. They are especially as popular as ever in rural parts of the United States. As much fun as ATVs can be, there are many

questions about their stability and safety. This is particularly true when human error is factored in.

One wrong turn across uneven terrain can cause an ATV to tip over and pin its driver underneath it. Tire blowouts, brake failure, and owner negligence are also ways a fun day can quickly become a nightmare. The dangers are real, and injuries range from traumatic brain injuries to broken bones, and even death.

The Consumer Product Safety Commission warns that ATVs rank among the deadliest products in the United States. If you plan to drive one, reduce the threat of injury by requiring everyone involved to wear a helmet and take a safety course. And

always ride in groups so there's someone there to help in case of an accident.

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*At the Mills Law Firm we tell our clients that being safe doesn't take the fun out of a joy ride. It allows the ride, and the fun, to continue.*



# Bicycle Accidents: *They happen more often than you think*



to broken bones, head injuries, and even death.

For both cyclists and motorists, here are a few tips that can help keep everyone safe:

- Bicyclists should wear a helmet, bright clothing, and ride in the same direction as the traffic
- Motorists should yield to cyclists as they would to any other driver
- Bicyclists should use proper hand signals to alert motorists
- When passing a cyclist, motorists should move to another lane, and at a safe distance

Traffic accidents involving bicycles happen frequently. After all, American are relying on bicycles more and more these days, for everything from recreation to commuting to and from work. Additionally, there are more distracted truck and automobile drivers on the road. Many of them seem not to understand that bicyclists have just as much right to the road as do cars.

The National Highway Traffic Safety Administration reports there were 840 bicycle fatalities in 2016—the highest number since 1991. It's no secret that when there's a crash between a car or truck and a bike, the cyclist usually comes out on the losing end. Injuries can include something as simple as a skinned knee

While cyclists do have the same rights to the road, they have the same responsibilities as motorists, too. That includes stopping at stop signs and yielding to pedestrians. Not following the rules-of-the-road can lead to a bicyclist being considered an at-fault driver.

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*If you have been in a bicycle accident as a result of someone else's negligence, you will need an experienced personal injury lawyer to represent you. The Mills Law Firm can handle your case from every angle, and ensure you receive the compensation you deserve.*

*Actual resolution of legal issues depends upon many factors, including variations of facts and Texas law. This newsletter is not intended to provide legal advice on specific subjects, but rather to provide insight into legal developments and issues. The reader should always consult with legal counsel before taking action on matters covered by this newsletter.*

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