



LAW OFFICE OF WILLIAM J. LUSE

AFFORDABLE AND AGGRESSIVE REPRESENTATION

AUTO ACCIDENTS • EMPLOYMENT LAW • CRIMINAL DEFENSE

The Road to Justice Starts Here

(843) 839-4795 • www.GetLuseNow.com



Determining if You Need Rental Car Insurance

If you need to rent a car, a friendly face at the rental counter will offer you various insurance options. Are any of them necessary? Are you at risk if you don't purchase them?

There are generally four prime insurance options available when you rent a car:

- 1) **A collision-damage waiver** waives your financial responsibility if the car is damaged or stolen, and takes care of fees and charges for loss of use, towing, and related expenses.
- 2) **Liability coverage** protects you from potential lawsuits.
- 3) **Personal accident insurance** covers medical costs following an accident.
- 4) **Personal effects coverage** insures whatever you stash in the car.

The auto insurance you carry for your own vehicle will typically cover any property damage or injury you cause while driving a rental. Comprehensive and collision insurance will pay for damage to the rental car. If you don't have both options, you would be well served to purchase the collision-damage waiver.

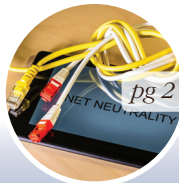
You may be able to safely decline the other coverage options listed above. Liability coverage on a home car is a requirement for drivers in every state except New Hampshire. It would likely be redundant to buy it when renting a car.

Your health insurance may already cover accident-related injuries. Same thing if you have personal injury protection and/or medical payments coverage in your auto insurance policy.

Renter's or homeowner's insurance with off-premises coverage will protect any personal effects you stow away in a rental.

Take a few minutes to call your insurance companies to gather information. Save some cash and give yourself peace of mind at the same time. •

February 2018 News



‘Man Flu’ May Be Real... Depending Who You Talk To

“Man flu” is a derogatory term aimed at men who seemingly exaggerate the effects of a cold, flu, or other minor illness. What some researchers are finding, however, is that the condition may be real.

A study published in the *BMJ* medical journal in December 2017 suggests that, overall, men have weaker immune systems than women and experience worse symptoms, particularly with respiratory illnesses. Data from Hong Kong showed men had a higher hospital admission rate for the flu than women. An American study revealed that more men die from the flu than women of the same age.

Women are thought to have a more robust immune system than men due to hormonal differences. The masculine hormone, testosterone, suppresses the immune system; the feminine hormone, estradiol, protects it.

Case in point, women have more local and systemic reactions to the flu vaccine than men do—the thought being that a woman’s immune system reacts more vigorously to the flu strains found in the vaccines.

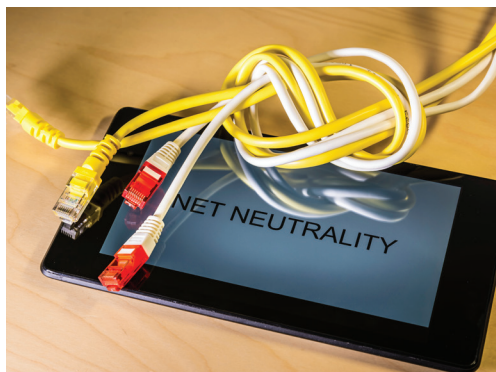
Other experts are skeptical. They believe the research did not take into consideration factors such as smoking, drinking, and willingness to visit a doctor. In addition, they say that the higher rates of death and hospitalization for men only pertain to two age groups: pre-puberty and 65+ years of age. Women experience more severe effects of colds and flu in the reproductive years.

Cultural differences may play a role in the interpretation of data, as in some countries women have less access to healthcare, or boys may be more highly valued than girls.

Man flu. Science or theater? It appears the jury is still out. •



Net Neutrality: Repeal or No Repeal



Net neutrality, in broad terms, is the concept that the internet should be open, with no prioritization of websites or services over others, and no blocking of any legal content. The FCC’s December 2017 repeal of the rules instituted in 2015 sparked some lively debate. Here’s a small sample of the arguments made by each side...

PROS OF NET NEUTRALITY

Advocates of net neutrality maintain that it encourages innovation. Entrepreneurs, artists, inventors, and so forth are on equal footing with big corporations in getting their products, services, ideas, and talents out there. Corporations can’t buy their way to faster, preferred-status internet speeds that could leave fledgling businesses who lack financial resources in the dust.

Net-neutrality advocates also believe freedom of expression is better preserved. Without net neutrality, internet service providers (ISP) could block access to content they don’t want you to see, or slow the speed of their competitors’ content.

PROS OF NET-NEUTRALITY REPEAL

Those in favor of the net-neutrality repeal believe that companies that are “bandwidth hogs” (e.g., video-streaming services) force ISPs to spend more on online infrastructure maintenance to carry these heavy loads, and less on upgrading their networks. Charging heavy-user companies to help with maintenance would free up ISPs to innovate.

The repeal of net neutrality would make it easier for ISPs to crack down on peer-to-peer file sharing—the crux of a lot of illegal downloads. It would also be easier to keep objectionable material out of the reach of children utilizing their smartphones and other connected devices, away from parental oversight.

Congressional legislation may ultimately be needed to decide the net-neutrality issue. But divergent views and influences make that an interesting proposition as well. •



By Leonardo da Vinci - Getty Images, Public Domain, <https://commons.wikimedia.org/w/index.php?curid=64103353>

Did You Hear?

After a stunning bidding war at an art auction in November, a Leonardo da Vinci painting – “Salvator Mundi” – sold for a record-breaking sum of \$450.3 million. The price easily surpassed the previous record of \$179.4 million for Picasso’s “Women of Algiers,” which was purchased in May 2015.

The work was believed to be the only known painting by da Vinci still in a private collection and will now be displayed in the new Louvre in Abu Dhabi, according to museum officials. •



February 2018 Important Dates

February 2
Groundhog Day

February 4
Super Bowl

February 13
Mardi Gras

February 14
Ash Wednesday

February 14
Valentine's Day

February 19
Presidents' Day

Giving Some Love to Saint Valentine

Valentine's Day is the second-largest card-sending holiday of the year, with an estimated 1 billion tokens of affection being sent annually (Christmas rules the roost at approximately 2.6 billion). It's a holiday of stress, guilt, romantic pitfalls...oh, and love of course. But who was Saint Valentine, and how was he an inspiration for love and romance?

There's no shortage of Valentines in Catholic Church history. Three different saints were named Valentine, all of whom were martyred. The earliest account of Valentine, and the one who inspired today's holiday, occurred in third-century Rome. The emperor at that time, Claudius II, never saw a war he didn't like but found that married men were not as effective in battle as single men due to concerns about family back home. He proceeded to outlaw marriage and engagements for young men. Valentine, a priest, saw the injustice, defied the emperor by continuing to perform marriages secretly, was found out, thrown in jail, and sentenced to die.

Legend has it that while Valentine was in prison, he met the blind daughter of Asterius, one of his soon-to-be judges. Valentine allegedly prayed with and healed the woman, which led to Asterius becoming a Christian. Valentine fell in love with Asterius's daughter, who became a regular visitor at the jail. Before Valentine was killed for his transgressions, he wrote her a letter, which was signed "from your Valentine," a phrase that has carried on to this day.

Today, Valentine's Day is a celebration of love, but generally without the entanglements of persecution and martyrdom thrown in. •



By Jacopo Bassano (Jacopo da Ponte) [Public domain], via Wikimedia Commons

LAW OFFICE OF WILLIAM J. LUSE

AFFORDABLE AND AGGRESSIVE REPRESENTATION

917 Broadway Street • Myrtle Beach, SC 29577
www.GetLuseNow.com



Determining if
You Need Rental
Car Insurance
pg 1

This publication is intended to educate the general public about personal injury, medical malpractice, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

Obtaining Compensation Following a Hit-and-Run Accident

Being involved in an auto accident can be physically painful, emotionally stressful, and financially challenging. Victims of hit-and-run drivers may wonder how they will be compensated for their injuries if the other driver can't be found.

Keep in mind that there are basically two kinds of states when it comes to auto accident compensation: tort states (38) and no-fault states (12, plus Puerto Rico and Washington, D.C.). In a tort state, fault must be determined in an accident. The at-fault driver and his/her insurance company are responsible for compensating the victim(s) for their damages. If damages exceed the insurance policy's limits, the victim may take the liable party to court to obtain the rest of their damages.

However, when a hit-and-run driver can't be found, determining their insurance or taking legal action against them is obviously impossible. That's when uninsured motorist (UM)/underinsured motorist (UIM) coverage can be a lifeline. UM/UIM coverage guards against drivers with no insurance or whose insurance policy limits are too low to cover your damages. Damages caused by a hit-and-run driver will fall under UM/UIM coverage, although property damage might not be included. UM/UIM coverage is relatively inexpensive. Purchase as much as you reasonably can.

In no-fault states, a driver's own insurance company compensates them for their injuries, no matter who was at fault—including hit-and-run drivers. UM/UIM insurance can provide enhanced coverage for reimbursing medical bills and lost wages.

If you are ever the victim of a hit-and-run driver, contact the police immediately, and then get in touch with an experienced auto accident attorney to protect your rights. ●

