



Robert B. Warner, Attorney

summer

A Warner Law Offices
2009 quarterly newsletter

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LEGAL STAFF

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Chris Walls
Kelli Harris
Sarah Goode



PRACTICE AREAS

- Auto accidents
- Wrongful deaths
- Personal injuries
- Workplace injuries
- Mining & industrial accidents
- Motorcycle accidents
- Trucking accidents
- Medical malpractice
- Employment matters
- Brain & spinal cord injuries
- Burn injuries
- Amputation
- Other catastrophic injuries

Meet Our Staff



Kim McQuain

Kim McQuain grew up in Raleigh County, West Virginia. She attended West Virginia Junior College where she earned her associate's degree in Legal Office Assisting. Since the Fall of 2007, Kim has worked on cases involving automobile collisions and workplace injuries, and she is the paralegal to attorney Truman C. Griffith. When she is not at work, she likes spending time with her family, friends and her husband Steve.



Chris Walls

Chris Walls is a native West Virginian who grew up in Roderfield, a small coal town in McDowell County. After graduating from Mount View High School in Welch, he attended West Virginia University. While at WVU, Chris earned Bachelor of Science and Master of Science degrees from the Perley Isaac Reed School of Journalism. He is also a licensed insurance agent and adjuster. Chris works as the case manager for Warner Law Offices. He is married to Ashlee Walls from Beaver, West Virginia. They enjoy nature walks, ATV riding, hunting, fishing and camping.

CONTACT

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For more information, please visit
www.personalinjury.com.

**Questions? Call me today for a
free and prompt evaluation of
your case. Totally confidential!**

Bobby Warner

We're Moving!

Warner Law Offices is excited to announce that we are changing locations in mid-June.

Many of you have visited our current location in downtown Charleston. Our new office is only a block away at 227 Capitol Street. We hope that the new location is easier for our clients and potential clients to find when visiting our firm. We believe that our new location will enable us to better serve you as we continue to grow and expand. We encourage you to visit us at our new home on Capitol Street in downtown Charleston.

The structure was built in 1891 for brothers W.D. and G.W. Scott. After 1914 it was known as the Scott Brothers Drug Store and Soda Fountain, an early Charleston cornerstone. The building has Queen Anne-Renaissance-style features, pressed brick and Victorian turrets.



Truman's Corner

Underinsured Coverage

There are many drivers on the road who have inadequate insurance coverage. However, you can protect yourself and your family from those drivers by having adequate "Underinsured Insurance Coverage" on your own personal automobile policy. If you have "Underinsured Insurance Coverage" and you are injured in a car accident by someone who does not have enough insurance to pay for your injuries and other damages, you can file a claim with your own insurance company to receive the compensation you deserve. Please contact your insurance agent immediately to determine if you carry this extremely important coverage and whether your "Underinsured" limits are sufficient to protect you and your family.

Medical Payments Coverage

"Medical Payments Coverage" is an optional coverage that you can add onto your insurance policy. If you are injured in an auto accident and incur medical bills, you can make a claim with your own insurance company up to the amount of your "Medical Payments Coverage" policy limit and your insurance company will pay up to that amount for treatment related to the accident. Though your insurance company will have the right to be reimbursed any amounts they pay for your medical bills if it is determined that another driver's insurance is responsible for your injuries, the amount required to be reimbursed may be less than the amount your insurance company dispersed to you or your medical providers. Further, because your health insurance may not

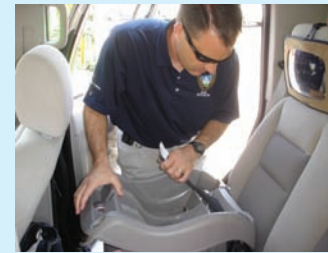
pay for medical treatment caused by a negligent driver, "Medical Payments Coverage" will give you the ability to pay for your medical bills at the time they are incurred, instead of months or even years later when the negligent driver's insurance company pays or is forced to pay. Please contact your insurance agent to discuss medical payments coverage and the appropriate policy limits for you and your family.

Uninsured Motorist Coverage

Under West Virginia state law, it is mandatory that every driver in the state carry "Uninsured Motorist Coverage" on his or her insurance policy. However, the amount of coverage a person carries is up to the individual. Unfortunately, there are many drivers on the road who illegally drive with no insurance coverage. However, you can protect yourself and your family from the uninsured drivers by carrying a sufficient amount of "Uninsured Motorist Coverage." If you are injured by one of the many uninsured drivers on the roads of West Virginia, you can file a claim with your own company as if it was the insurance company of the uninsured driver, at this point your insurance company will then "step in the shoes" of the at-fault driver. Please contact your insurance agent to discuss UM coverage and your options for increasing your UM limits.

If you have any questions or would like more information on this type of coverage, please contact Warner Law Offices today at 304-344-4460 or visit our website at wvpersonalinjury.com.

Safety Seat Inspection



Warner Law Offices recently made a \$1,000 donation to the Charleston Police Department in support of a free child safety seat check at Royal Subaru in Charleston. The booster seats were provided to individu-

als that are unable to afford child restraint equipment for their children. Certified child restraint inspectors from the CPD were on hand to provide this service to the community. The goal of the inspections were to make sure that the child restraint seats being used were properly installed, that the individual was using the proper child restraint equipment and that the seats being used had not been recalled by the manufacturer. Warner Law Offices would like to thank all of the individuals who helped make this event possible.

For more information about our booster seat program, visit our website at wvpersonalinjury.com.

Women in the Mountain State

Warner Law Offices recently took part in *MetroValley* magazine's Wild Wonderful Women's Weekend at the Charleston Civic Center. The two-day event was organized so that women across West Virginia could come together and celebrate being a female in the mountain state. We distributed information on our booster seat program to help educate the public about the importance of properly using child restraint equipment. Paul K. Reese, an associate attorney at Warner Law Offices, conducted a seminar titled, "Employment Issues for Women in the Workplace." Below is a list of items that Mr. Reese touched on during his seminar:

- Pregnancy and the Family Medical Leave Act
- Equal pay for equal work
- Caregiver leave
- Sexual harassment
- Sex/gender discrimination
- Occupational segregation



Tucker's Tips

Pool Safety

Pools are awesome! What could be better than a dip in the pool and fun in the sun? But remember a pool's sides and bottom are usually made of concrete, a rock-hard material. A slip or fall could be painful and dangerous.

Have you seen those big numbers painted on the side of the pool? Those are called depth markers — they tell you how deep the water is at that point. You should always look before you jump into a pool. You should also only dive off the diving board. Never dive off the side of the pool unless an adult says that the water is deep enough. The water may be shallower than you think. If you hit the bottom . . . ouch! You might get knocked out or you could hurt your neck very badly.

Test the pool's water temperature before you plunge in. Cold water can shock your body and make your blood pressure and heart rate go up. You might open your mouth to yell and accidentally breathe in some water. Cold water can also slow your muscles, making it hard to swim.

Here's some other good advice for the pool:

- Always have an adult watch you when you are in the pool.
- Always obey pool rules.
- Swim with a buddy.
- Walk slowly in the pool area. Don't run.
- Swim at a depth that is safe for you.
- Don't push or jump on others.

For more information, please visit <http://kidshealth.org/kid/watch/out/water.html>

Call today for a free evaluation of your case.

For more information, please visit wvpersonalinjury.com.

