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## WHAT TO DO IF YOU ARE IN AN AUTO ACCIDENT

### Learning the Law™ Seminar

27th in a Series

May 10, 2006

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#### COMPENSATION FOR INJURY/DEATH CLAIMS

- A. Liability Coverages
  - 1. Other drivers insurance
  - 2. Multiple drivers involved
  
- B. "U" Coverages:
  - 1. Your own insurance policy coverage
  - 2. Oregon law requires uninsured/underinsured coverage ("U" Coverage) on all motor vehicle insurance policies issued for coverage in this state
  - 3. Limits of coverage
  - 4. Phantom vehicles and hit and run
  
- C. Valuation of the Losses
  - 1. Medical expenses and loss of income only repay those losses.
  - 2. Amounts that will justly and fairly compensate for future losses.
    - a. Future medical expenses
    - b. Future reduction in income
    - c. Future reduction in earning capacity
    - d. Lifetime planning for future expenses
  - 3. Amounts that will justly and fairly compensate for non-economic losses.
    - a. Pain and suffering
    - b. Disability
    - c. Permanent changes
    - d. Interference with normal activities
    - e. Reduction of enjoyment of life