B & D LAW GROUP APLC

FOR COMMUNITY GROUPS, CHAMBERS, HOAS AND EMPLOYERS

Newsletter Article Pack

Four ready-to-run safety articles for your newsletter, blog or bulletin

Free to reprint in full. Each article runs about 150 to 200 words, written in plain English, and checked against California law. A Spanish edition is also available.

How to use these articles

- [ ] Run any article in full in your newsletter, website, church bulletin or member email.
- [ ] Please keep the byline and the short note at the end of each article.
- [ ] Want a different topic, or a speaker for your next meeting? Call us.

ARTICLE 1

What to Do in the First 24 Hours After a Car Accident

By B&D Law Group, APLC

A crash is disorienting, and most people have never been in one before. A few simple steps protect your health and your rights.

At the scene, check for injuries and call 911 if anyone is hurt. California law requires drivers in an injury crash to stop, exchange information and give reasonable help (Vehicle Code sections 20001 and 20003). Exchange names and addresses, driver's license numbers, vehicle identification numbers and insurance information (section 16025). Take photos of every vehicle, the scene and any injuries, and get the names and phone numbers of witnesses.

Later that day, get checked by a doctor even if you feel fine. Some injuries, such as whiplash and concussion, appear hours or days later, and a prompt medical record connects the injury to the crash. Report the accident to your own insurance company.

Within 10 days, report the crash to the DMV on form SR-1 if anyone was injured or killed, or property damage to any one person was over $1,000 (section 16000).

Keep every bill and receipt, and avoid posting about the crash on social media. If you were hurt, a free consultation can help you understand your options before you talk to the other driver's insurer.

B&D Law Group, APLC is a personal injury firm based in Los Angeles. This article is general information, not legal advice. (888) 977-2238 | bdinjurylawgroup.com. Attorney advertising.

ARTICLE 2

Dog Bites: What California Law Says

By B&D Law Group, APLC

California holds dog owners to a strict standard. Under Civil Code section 3342, an owner is liable when their dog bites someone in a public place or while the person is lawfully on private property, including the owner's own property. It does not matter whether the dog ever bit anyone before or whether the owner knew it might.

“Lawfully” includes people performing a legal duty, such as mail carriers, and people invited onto the property, including guests.

If you are bitten, clean the wound and get medical care. Bites can become infected quickly. Get the owner's name and contact information, and ask whether the dog is current on its rabies vaccination. Photograph the injury, report the bite to local animal control, and write down the names of anyone who saw it.

Most injury claims in California must be filed within two years (Code of Civil Procedure section 335.1). If a public agency may share responsibility for the bite, a much shorter 6-month government claim deadline may apply (Government Code section 911.2).

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ARTICLE 3

Hurt in an Uber or Lyft? How the Coverage Works

By B&D Law Group, APLC

Rideshare crashes raise a common question: whose insurance pays? In California, the answer depends on what the driver was doing when the crash happened.

Under Public Utilities Code section 5433, **from the moment a driver accepts a ride until the ride ends,** the rideshare company or driver must maintain at least $1,000,000 in primary liability coverage. That covers passengers and other people hurt by the rideshare driver during that time.

When the app is on but no ride has been accepted, the required minimum is lower: $50,000 per person, $100,000 per incident and $30,000 for property damage, plus at least $200,000 in excess coverage.

If you are hurt in a rideshare crash, take screenshots of the trip in the app, photograph the vehicles and the scene, get medical care, and keep your receipts. Because several insurers can be involved, it helps to understand your rights before giving a recorded statement.

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ARTICLE 4

The 6-Month Deadline Most People Have Never Heard Of

By B&D Law Group, APLC

Most people know there is a deadline to bring an injury claim. In California, most injury lawsuits must be filed within two years (Code of Civil Procedure section 335.1).

What far fewer people know is that **claims against a government agency move much faster.** If you were hurt by a city bus, a county vehicle, a dangerous sidewalk, or a road condition a public agency is responsible for, you generally must present a written claim to that agency within **six months** of the incident (Government Code section 911.2).

If the agency rejects the claim in writing, a lawsuit generally must be filed within six months after that notice (section 945.6). The 6-month claim deadline applies even to children, whose other deadlines are usually paused until they turn 18 (Code of Civil Procedure section 352(b)).

Missing this deadline can end a claim before it starts. If a public agency, public property or government vehicle was involved in an injury, get advice early.

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(888) 977-2238 | Los Angeles office (310) 424-5252 | bdinjurylawgroup.com

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