

THE WARREN REPORT

434-972-9090

www.warren-law.com

516 Locust Avenue, Charlottesville, VA 22902

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Did You Know?

Interesting Facts about Homeowners Insurance

Most people don't know that homeowners insurance provides coverage to them in circumstances outside of their home! Under the liability section of your homeowner's policy, your insurance company will pay if another person is injured or if another person's belongings are damaged due to your fault. But liability coverage in a homeowner's policy is not limited to accidents that occur at your home! It provides protection to you and your family wherever an accident may occur. For example, your insurance will protect you if:

- Your child injures a playmate at school
- You hit a golf ball through a window
- The mail carrier slips and falls on your front steps
- You collide with someone while skiing
- Your dog bites a neighbor (however, your insurance company may exclude coverage if you have a dangerous or vicious dog that has previously bitten or attacked).



When you or a member of your family are legally responsible for injury to others, the liability coverage under your homeowner's policy will usually cover the damage and pay for a lawyer to defend you. Typically liability coverage limits start at \$100,000 for each occurrence and go up from there.

The Commonwealth of Virginia has created the **Homeowners Insurance Consumers Guide** and it's full of helpful information! Simply point your phone's camera at this QR code and follow the link to learn more.



Recent Case Wrap-Ups

We recently closed out two car accident cases that were similar in a unique way. Each of the cases was previously handled by another law firm, but when headway wasn't made fast enough, the firms brought us in to continue the case. It is important to find a lawyer who you know will fight for you to the end! We have cases that have taken years to resolve, and we never drop a case just because we run out of patience. The Warren Firm has a proven track record of sticking it out with our clients until the end!

CASE ONE

Type of case: Car accident

Place of accident: Charlottesville, VA

Injuries sustained: Concussion, whiplash, neck and shoulder pain, spinal accessory nerve damage

Verdict or settlement: Settlement

Amount: Confidential

Our client was injured in a car accident after another driver failed to stop for traffic and caused a four-car pile-up. At the time of the accident ... (continued on page 3)

Three Great Waterfalls Near Charlottesville to Explore this Summer

1. Crabtree Falls

11581 Crabtree Falls Highway, Montebello, VA 24464

This waterfall (pictured here) is one of Vaden's favorites in the area. Crabtree Falls features a series of five major cascades. The first overlook is just a few hundred feet from the upper parking lot along a gentle, paved trail making it an excellent stopover for travelers of all ages and abilities. Fun fact: the falls are the highest vertical-drop cascading waterfall east of the Mississippi River.

2. Doyles River Falls + Jones Run Falls

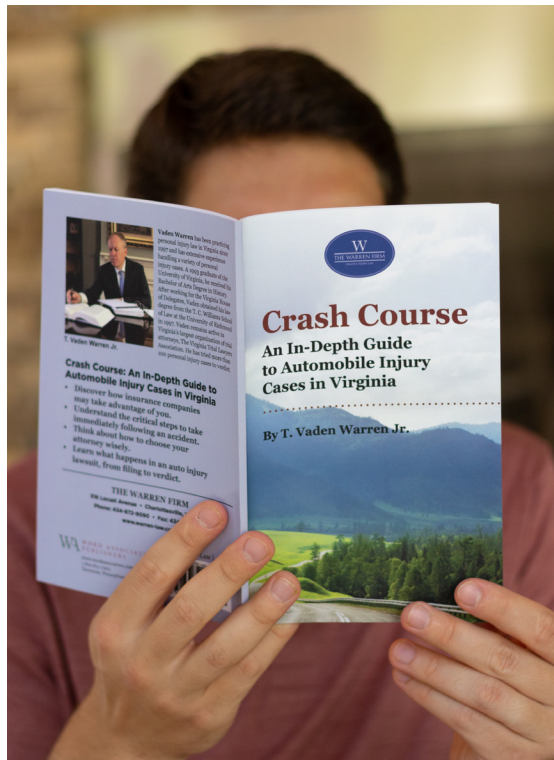
Jones Run Falls Trailhead, Skyline Dr, Crozet, VA 22932

Enjoy multiple waterfalls in one hike! This circuit trail will take you past two large falls and other spots to admire smaller off-shoots. Touted as one of the prettiest hikes in Shenandoah. Moderate level hiking involved.

3. Dark Hollow Falls

Dark Hollow Falls, Virginia 22743

Another waterfall in Shenandoah, this one is one of the Park's most traveled trails. This trail is short, but very steep and rocky. The return climb is challenging! Know your limits and take your time, especially when the trail is wet and slippery. 1.4 miles roundtrip.



Do You Even Need an Attorney for Your Case?

This question, and many more, like, "What steps do I take after a car accident?" and, "How will insurance companies try to take advantage of me?" are answered in Vaden's FREE book, **Crash Course: An In-Depth Guide to Automobile Injury Cases in Virginia**. Having spent his entire career devoted to personal injury law, Vaden knows that information is a powerful tool. Being informed could mean the difference between a six-figure settlement and no case at all. Simply point your smart phone's camera at this QR code and it will take you to a page on our site where you can request a free copy by email or a hardcopy mailed to you!



AWARDS SEASON

2022 Super Lawyers Award

Vaden has been selected to the 2022 Virginia Super Lawyers list, an honor he's held for a total of nine years now. Super Lawyer selects attorneys who "exhibit excellence in their practice," with only 5% of attorneys in Virginia receiving this distinction.

National Trial Lawyers Top 100

Recently, Vaden was selected to The National Trial Lawyers: Top 100 List! It is an invitation-only organization composed of the premier trial lawyers from each state or region who meet stringent qualifications as trial lawyers.

Recent Case Wrap-Ups

(continued from page 1)

... our client was a student at UVA Law School. He went to urgent care the next day for headaches, neck pain, and pain in his left shoulder. Doctors saw no fractures and was left with physical therapy and chiropractic treatment. However, his condition did not improve. A year later, our client underwent an electrodiagnostic study, and a year after that, a second one was performed. Doctors determined that our client had sustained, from the accident, injury to the spinal accessory nerve which was causing both his neck and shoulder pain. We were referred to this case by another attorney that was unable to move the case forward. After tracking down one of the client's treating physicians, we were able to have him write a report relating the rare condition to the collision. The report helped resolve the matter for a fair amount.

CASE TWO

Type of case: Car accident

Place of accident: Albemarle County, VA

Injuries sustained: Concussion, neck strain, chronic pain

Verdict or settlement: Settlement

Amount: Confidential

Our client was driving in Albemarle County when another vehicle turned left from the opposite direction, did not yield the right-of-way, and crashed into our client. The other driver admitted at the scene that she did not see our client and that the accident was her fault.

Our client was taken by ambulance to UVA's Emergency Department where she was checked after describing pain in her neck, back, and left arm. In the following weeks x-rays and MRIs revealed no fractures, but she was diagnosed with a concussion and a neck muscle strain. For months she suffered sensitivity to light, headaches, muscle aches, numbness and tingling in her left hand, and was not improving with physical therapy. The symptoms affected her ability to lead a normal life. She underwent multiple trigger point injections during a span of over two years to help with pain management. Three years later, and still in pain, our client underwent more MRI's and was close to undergoing spinal surgery, but decided to continue with non-operative treatment.

**We focus our practice on cases
involving:**
Personal Injury
Wrongful Death
Children's Injuries
Bicycle Accidents
Auto Accidents



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The Warren Firm
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