

Firm News

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Personal Attention.
Peace of Mind.

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Wine of the Month Selection

Each month we feature Kevin
at San Diego Wine Company's
wine of the month. This
month, Kevin's pick is the '09
"Alto Adigo" Pinot Grigio.
This is a top pinot grigio pick
with notes of lemon and a
crisp finish.

www.sandiegowine.net

san
diego **WINE** CO.

Has Your Insurance Agent Committed Malpractice by Not Selling You UM/UIM?

Do you remember being offered uninsured/
underinsured motorist insurance (UM/UIM) coverage
by your agent or when you called that discount com-
pany (The General, Bristol West, etc.)? Most don't,
even if agents are required by law to offer it.

Why does the law impose this
requirement? **Because UM/
UIM is the MOST important
insurance coverage you can
buy!** And it is cheap. However,
most agents pass over selling
you UM/UIM because they have
been told that all the consumer
wants is the cheapest automobile
insurance policy possible. In
doing so, in my opinion, agents
are committing malpractice.

We've written about two real world examples where
this mindset cost customers hundreds of thousands of
dollars of protection to save mere dollars. Virginia
attorney Ben Glass created a YouTube video at
AgentMalpractice.com to report on a client of his
who lost \$900,000 in damages when his agent did not
recommend that he increase his UM/UIM coverage
from \$100,000 to \$1,000,000. He then was seriously
injured and disabled to the point he could not return to
work—a claim easily worth over one million dollars.
But because his agent was on auto-pilot in his mission
to sell the client a policy with a low premium, all the
injured client could recover was \$100,000 after an
uninsured motorist ran into his car and turned his life
upside down. Buying the additional insurance cover-
age would have cost him a whopping **\$7.49 more per
year!**

I ran into the same issue when I shopped my own auto
insurance. It is always a good idea to re-shop your
insurance each year for coverage and price. When I
called GEICO to price an increase to my UM/UIM
coverage, I learned that increasing my coverage from
\$100,000 to \$500,000 (the highest UM/UIM policy

they sell) would cost just an **additional \$48.80 a
year—or just \$4 a month!**

Obviously, I increased my coverage immediately!
I hope everyone spends five minutes calling their
agent and pricing the purchase or increase of UM/
UIM coverage on their auto pol-
icy. But I really hope that insur-
ance agents stop assuming that
all customers want is a low price
at the expense of very affordable
and necessary protection.



I have seen too many people
seriously injured by drivers with-
out insurance or very little cover-
age who then cause catastrophic
injuries to other **motorists, bicy-
clists, or pedestrians. UM/UIM coverage protects
you in all those scenarios!**

What We Have Been Up to Since Our Last Newsletter

Please excuse our long, unexcused absence without a
newsletter...in over a year. We are committed to re-
turning to a regular monthly newsletter and will do
so. In the meantime, here is what we have been up to
since then:

- We officially became a **"Family Law Firm"**
and **"Husband and Wife Legal Team"** by
welcoming my wife, Lee Jurewitz, as an attorney
- On September 2, we welcomed our first child
(and new child safety correspondent), daughter
Ryan Bailey Jurewitz, into this world
- We moved to our **new, larger Downtown San
Diego offices**, because...
- We have **hired three additional employees**
to help you with your claim.

It's been a busy and wonderful last year and we look
forward to growing with you in the future.

For more articles, reports, studies, videos, news, and commentary on these and other legal matters...

Visit our web site at www.JUREWITZ.com

Oh, the Places We've Been...

It's been a busy April for the Jurewitz Family this year. In early April, we traveled to Cambria along the Central California Coast to see Ross's youngest brother, Michael, marry his long-time girlfriend, Jo Lucas, at a winery in Paso Robles.

Although the wedding ceremony was cold, overcast, and windy (after back to back days of sunny weather and temperatures in the 90s), the reception was fantastic. It's always good to see family and friends, after months and sometimes years, come together and celebrate.



Congrats to Michael and Jo!

At the end of April, Ross and Lee traveled to one of our favorite cities—Chicago—to attend a conference of business leaders and entrepreneurs from around the United

States. The event, hosted by Dan Kennedy and Bill Glazer, took place over a span of four days and was attended by over one thousand people.

First, the food was fantastic as always. We enjoyed a great meal at Girl and the Goat, a new celebrity chef restaurant in the West Loop neighborhood, in addition to our ritual stop at the best steakhouse in Chicago (in our opinion, let us know if we're wrong), Gibson's. The steaks were also great at Harry Caray's restaurant when we dined with lawyer friends from throughout the country.

We also tried to catch a Cubs game at Wrigley. Unfortunately, the weather did not cooperate and the game was rained out. However, we had a great time avoiding the rain inside one of the outfield rooftop venues outside the stadium.

As for the conference, you should know that the country and the economy is in good hands for now and the future. The ideas and ventures being discussed by the presenters and audience members were incredible. But the most incredible part was the "Junior Entrepreneurs", ages 10-18. These kids participated in an all day workshop with successful business leaders and came out enthused and excited about their future possibilities. It was inspirational!



Pick of the Month: Hamilton's Tavern

littlebirdsays.com is a FREE e-mail sent to your inbox on a semi-weekly basis. Little Bird Says will let you in on what's in style, what's

fun to do and where to be. We'll give you the scoop on the newest restaurants, bars, boutiques, spas, salons and events in San Diego, not to mention some tried and true old faves. **SIGN UP TODAY** – www.littlebirdsays.com.

South Park is the *next big neighborhood* in urban San Diego. This quiet borough on the southeastern edge of Balboa Park is rapidly filling with chic yet laid-back eateries, shops, and restaurants, and our pick of the month, **Hamilton's Tavern**, is among the best and brightest up-and-comers. It's the ultimate neighborhood pub, featuring a long wooden bar, several pool tables and no shortage of barstools. And for the truly discerning beer connoisseur, Hamilton's features 28 beers on tap and 200 bottled beers from a list that's updated daily and includes numerous local brews. Hamilton's is serious about good beer, and the result is a terrific mix of brews that any true beer lover will enjoy.

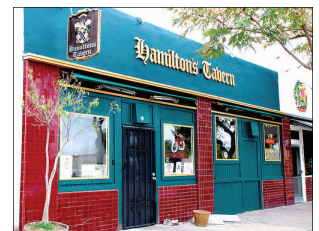
To soak up those hearty ales, Hamilton's cafe menu features pub fare with a twist. If you're in the mood for appetizers, we suggest the Pub Chips,

Spicy Beer Cheese Soup (made with Green Flash Trippel, sharp cheddar and two varieties of peppers), and Hush Puppies served with chipotle raspberry sauce. We highly recommend the Blind Tiger Grilled Cheese, one of Hamilton's eight varieties of grilled cheese sandwiches that are most definitely made for sharing. For the carnivore in your group, try the hop sausages and for non-meat eaters, vegan and vegetarian options abound (we suggest the Potato Hammys on grilled ciabatta).

At the Second Saturday Celebration each month, Hamilton's selects a favorite local brewery and features several beers on draft at a discounted rate. They also release a cask-conditioned ale of a specialty brew, coupled with a gourmet smokehouse food pairing based on the cask style which is served absolutely free of charge to customers! As if that isn't enough, Hamilton's is dog-friendly, so bring your four-legged friend along for happy hour.

Hamilton's Tavern
1521 30th St
San Diego, CA 92102
(619) 238-5460

www.hamiltonstavern.com



Child Safety Tip: Pool and Water Safety



Our 8-month old daughter, Ryan Jurewitz, is our new child safety correspondent. Each month she provides her tips for kids and their parents and grandparents (and gives her proud parents a cheap excuse to show off baby pictures!).

The weather is getting warmer and Mommy is taking me out to the pool with her friends and my playmates. I really like swimming in the pool, putting my head underwater and blowing bubbles, and splashing around.

But Mommy tells me that kids need to be careful around the pool and in the sun. Here are a few of the things she told me to keep me safe (and for other Mommys and Daddies to keep their kids safe, especially if they own a pool) this summer in the water:

- **Check your pool fencing or pool cover** if you have one. Most young children who drown in pools wander out of the house and fall into the pool. A simple barrier can keep unsupervised kids away from the pool. Install a fence at least 4 feet high around all 4 sides of the pool. This fence will completely separate the pool from the house and play area of the yard. Use gates that self-close and self-latch, with latches higher than your children's reach.
- A **power safety cover** that meets the standards of the American Society for Testing and Materials (ASTM) may add to the protection of your children but should not be used in place of the fence between your house and the pool.



- **Review pool rules with your children** and review them again whenever there are guests (children and adults) using your pool. Your pool rules should include: 1) No diving head first into the shallow sections of the pool; 2) No swimming alone; 3) No running, pushing or shoving, as well as any other rules appropriate for your specific situation.

- If you own a pool, **make sure you are current on your CPR certification**. The American Red Cross offers classes year round – check out www.sdarc.org for classes in the San Diego area.

- If you are planning any pool parties, **designate a Mommy or Daddy to act as the lifeguard** at all times. They can take turns and have a special big or colorful hat for the designated lifeguard to wear so everyone can clearly identify who is the acting lifeguard.

- **Discourage the use of “floaties”** or other float aids. These may serve as a crutch to make Mommys and Daddies and kids think they are safe. Instead, practice “touch supervision” with children younger than 5 years. (“Touch supervision means that the adult is within an arm's length of the child at all times.”)

- **Get out the sunscreen** and lip protection for your kids and be diligent about applying and re-applying. Our skin is very light and sensitive to sunburns. Look at the Environmental Working Group Sunscreen report at <http://www.ewg.org/2010sunscreen>.

Have a great summer, kids and babies! Stay safe and have fun!



**June Contest:
Have Starbucks
Coffee on Us!**

Win 1 of 3 \$15 Starbucks' gift cards by:

1. Go to www.JLGFacebook.com to visit our Facebook page between now and June 30
2. “Like” us on Facebook
3. Leave a comment on our Wall

It's that simple!

Three winners will be selected from the entrants with prize cards to be mailed –so make sure we have your correct address!

Thank You for Your Referrals!

Referrals from family, friends, and clients are the highest compliment we can receive when you entrust your closest friends and loved ones to our office to help. This month we want to recognize the following friends for their referrals:

Dr. John Tolmosoff
Attorney Jason Epstein
Attorney John Gomez
Dr. Brandon Goldstein
Attorney Steven Estey
Attorney Robert Vaage
Suzy Romano
Dr. Chris Spence
Attorney Joe Rosati

Attorney Mike Bomberger
Attorney Steve Franklin
Attorney Matan Drelich
Jeff Simpson
James Hunter
Attorney Bob Abel
Greg Apfeld

COMMUNICATION POLICY: Generally, Jurewitz Law Group attorneys do not take unscheduled phone calls. This allows them to focus and pay more attention to individual cases resulting in higher quality legal services. This policy also helps our attorneys resolve cases more quickly. **This is a lot better than the endless game of “phone tag” played by most attorneys and businesses today.** To schedule a phone call or in-person appointment with any of our attorneys, please call 619-233-5020.

Jurewitz Law Group in the News

In January, Ross Jurewitz and two of our clients were profiled on ABC 10 News related to the City of San Diego's failure to maintain its storm drain system in Pacific Beach. As a result of the City's inability to make sure that its system was up to date and capable of meeting the needs of residents, our clients' homes were repeatedly flooded by storm drain waters that had backed up from the neighboring streets, gathered in the alleyway behind their homes, and then flooded their ground floors and garages.

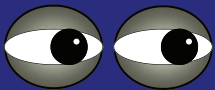
The damage was so bad that our clients could not use the ground floor of their homes and had to hire professionals to clean up the mess at a cost of thousands of dollars.

It's the kind of problem that all homeowners fear and dread. The worst part? The City knew about this problem for at least ten years and failed to do anything about it! We have the letters to prove it!

As San Diegans we should all be furious about this.



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We care enough to send you the REAL DEAL!

Our newsletter is **100% home-grown** ...unlike other firms that send clients, associates, and friends an impersonal newsletter that has been created by a service. Our newsletter is written and designed in-house—by us!



JUREWITZ LAW GROUP

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June Contest:
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See inside on Page 3 or details!