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# Most Important Car Insurance Coverage

The **NUMBER ONE** thing you need on your car insurance from a car accident lawyer!

With so many drivers across Texas only carrying minimum or even no car insurance, Uninsured Motorist Coverage, or UIM, is critical to your peace of mind while driving.

For example, let's say a driver with minimum or no car insurance hits you, breaking your arm and leg and leaving you with \$100,000 medical bills. You would be left to pay the remaining bill after using the other driver's minimum coverage of \$30,000. This is why you should always have UIM to protect yourself using your car insurance policy.

Most companies offer UIM in \$5,000 increments. A good rule of thumb is to add at least enough property damage coverage to replace your vehicle. Ask your agent what coverage would work best for you.



# Hurricane Safety Tips

### TIP #1: KNOW YOUR AREA AND EVACUATION ROUTE!

Find out if you live in a hurricane evacuation or flood-prone area. Go to the TXDOT.gov website to find the evacuation route for your area.

### TIP #2: PREPARE AND TAKE SHELTER!

Cover your windows, trim trees, and reinforce garage doors. Prepare an emergency kit with food, water, first aid, flashlights, blankets, change of clothes, and other essential items. Then go to an interior room and avoid windows and doors.



### TIP #3: AVOID FLOODWATERS!

Do not drive in floodwaters. You and your vehicle can quickly be swept away. Do not touch floodwaters if possible. Floodwaters may contain sewage, bacteria, and chemicals that can make you ill.

### TIP #4: WAIT FOR OFFICIALS TO SAY IT IS SAFE!

Avoid damaged or fallen powerlines, poles, and downed wires. They can electrocute you if still live.

### TIP #5: DON'T OVERDO IT AFTER!

Heart attacks are a leading cause of death after a hurricane. Take breaks and be careful not to overwork yourself.





# Back to School Safety Tips



With summer vacation ending, school starts right around the corner. School starting back up means increased traffic, causing congestion, road rage, and accidents. With that said, we want to help keep our community safe by sharing a few tips for students who are walking, riding the bus, or riding their bicycles.

## Walking Safety Tips

- Always walk on the sidewalk when available.
- If the sidewalk is not available, walk facing the traffic.
- Before crossing, stop and look left, right, and left again.
- Make eye contact with drivers before crossing, and always cross streets at crosswalks or intersections.
- Stay alert and avoid distracted walking.

## Bus Rider Safety Tips

- Always escort your child to the bus stop with your child to teach them the proper way to get on and off the bus.
- Teach children to stand 6 feet away from the curb.
- If your child must cross the street in front of the bus, teach them to walk on the side of the road until they are 10 feet ahead of the bus. Your child and the bus driver should always be able to see each other.

## Bike Rider Safety Tips

- Ride on the right side of the road, with traffic, and in a single file.
- Come to a complete stop before crossing the street and walk the bike across the street.
- Always wear a helmet and bright clothing.
- Stay alert and avoid distracted riding.

## Driving Your Child to School Safety Tips

- Obey school zone speed limits and follow your school's drop-off procedure.
- Make eye contact with children who are crossing the street.
- Never pass a bus loading or unloading children.
- Stop far back enough to allow children to enter and exit the bus safely.

Together, let's drive towards a safer school year and make sure every student gets to class without a scratch!



# Activity Page

Word search, Crossword puzzle, & Sudoku

H	C	M	O	B	O	T	C	E	D	O	A	I	N	L	A
B	H	E	X	I	Q	C	O	M	M	U	N	I	T	Y	M
P	E	O	P	L	E	V	M	F	O	V	P	N	R	E	E
O	R	K	L	O	V	Y	A	A	N	K	Z	J	H	L	D
P	R	O	D	S	I	N	U	U	S	H	D	U	V	M	E
F	M	A	E	H	C	E	Q	G	M	C	A	R	E	C	U
F	A	W	E	L	L	A	W	S	A	X	J	Y	I	N	B
A	N	A	M	L	A	W	Y	E	R	E	M	T	R	T	H
U	J	U	S	R	I	Z	C	A	E	I	S	F	Y	P	W
L	T	Y	E	E	M	H	O	L	A	U	C	E	P	F	I
R	E	P	O	R	T	E	D	I	J	C	I	S	R	A	A
W	D	K	M	B	L	T	P	J	U	W	L	T	D	U	N
A	E	C	X	A	P	V	E	H	E	L	B	M	R	L	B
S	P	A	S	S	E	N	G	E	R	X	S	Q	G	T	R
R	U	N	E	G	E	S	A	L	R	E	U	T	H	B	K
H	F	C	A	Z	C	L	D	P	G	J	Z	P	O	K	L

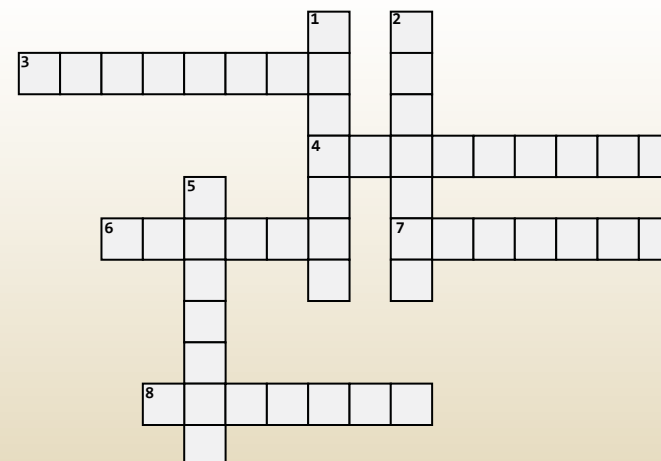
Find the following words in the puzzle!  
Words are hidden → ↓ ↘ & ↗.

- |        |           |         |
|--------|-----------|---------|
| Injury | Community | Justice |
| Help   | Passenger | Lawyer  |
| Care   | Herrman   | Claim   |
| Fault  | People    | Report  |

2			9	7		1	3	
8	3			4	5	9	7	
	7			1	2	8		
		6	4	9	3	7	2	
	8			5		4	9	
		9	7			6	5	1
		3	6			8	7	5
		8	3			9	6	
	5		8	4		1	3	2

## Sudoku Rules

Use numbers 1-9 to fill rows, columns, and boxes without repeating any numbers.



### DOWN

1. A thing used for transporting people or goods.
2. Seek information or advice from someone with expertise in a particular area.
5. A sum of money claimed or awarded in compensation for a loss or an injury.

### ACROSS

3. A stock or supply of money, materials, staff, and other assets that can be drawn on by a person or organization in order to function effectively.
4. A thing providing protection against a possible eventuality.
6. Go from one place to another, typically over a distance of some length.
7. A claim or dispute brought to a court of law for adjudication.
8. A decision on a disputed issue in a civil or criminal case or an inquest.



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