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Referrals

Did you know that referrals are our number source of new cases? People find us several different ways but mostly they come from other lawyers, current and former clients, and friends and family. We are so appreciative of the referrals that we like to thank our friends directly. But sometimes we don't know when a true referral was made, or the new client doesn't remember who recommended us. Please, if you refer someone to us, let us know so that we can express our gratitude.

Communication Policy

Our promise to you is that while your attorneys are working on your case, we will not check or answer emails, take phone calls, read faxes, or surf social media (unless we are surfing for your case). When we are working on your case we will be completely focused on the task in front of us. Because of this promise, our attorneys do not take unscheduled inbound phone calls. It makes us much more productive and helps get your case resolved faster.

You can always call the office at 434-515-2807, and schedule an in-person or phone appointment. That is a lot better than playing "phone tag." The same goes for email or MyCase messages. An email or message is "quick," but is checked no more than twice a day and replies are then scheduled into the calendar

Tell us what you want to know!

Our goal is to be well known to our clients, referral partners, local attorneys, and healthcare providers. So with that in mind, tell us what you want to know! Send us an email at inquiry@osterbindlaw.com.

★★ Vote For Us ★★

It's that time of year again! Both *Lynchburg Living* and *The News & Advance* are running their best of/readers' choice awards. We need your vote! If you could check out their websites and vote for us, we'd certainly appreciate it! Shout us out on Facebook and let us know you voted.

THE INSIDE LOOK

Osterbind Law PLLC

August 2019

Newsletter #4

What's on my mind?

By Brandon S. Osterbind, Esq.

I'm going to go out on a limb here and say that this newsletter is the best thing we've ever done for our business. I can't tell you how many positive remarks we've received from you about it. I've been blown away by the number of comments about it. Please keep them coming! And if you want to read about something in particular, let us know! We'd love to write about new topics we might not have thought of yet.

Lately, I've been reading—strike that, re-reading—Stephen Covey's best-selling book called *The 7 Habits of Highly Effective People*. I'll be the first to admit that I've got a lot to learn. What I love about this book though is that it is deeply practical. It provides insight not only into my own mind, but also into my heart, because out of the heart "flow[s] the issues of life" Proverbs 4:23.

Covey starts talking not just about accomplishing more, but about understanding yourself and building character. He distinguishes between what he calls Character Ethic and Personality Ethics.

Personality Ethics focuses on "personality, public image, attitudes and behavior, skills and techniques that lubricate the processes of human interaction." These things are typically deceptively designed to accomplish a desired result, whatever the cost. In the words of the French novelist Jean Giraudoux, "[t]he secret to success is sincerity. Once you can fake that you've got it made."

Character ethic, however, "taught that there are basic principles of effective living, and that people can only experience true success and enduring happiness as they learn and integrate these principles into their basic character." Compared to Personality Ethic, Covey clearly espouses a preference for the authentic when he writes, "It is character that communicates most eloquently."

Covey spends the first 70 pages of his masterpiece talking about this stuff before he finally gets to the first habit. Then, the first three habits are based entirely on private victories that no one sees. He does that because he fully believes that private victories always precede public victories. "Self-growth is tender; it's holy ground. There's no

greater investment." Then, the next three habits are public victories.

We've been thinking a lot about this here and why it is so important. In fact, we've been massaging our mission statement and zooming in on our core values. I hope to share these with you in upcoming issues. As a firm, we have to write down what our purpose is and what our principles are. Otherwise, we will just float through the universe taking up space and we will be just like any of those TV lawyers you see chanting "we care," as if they really do. That is not acceptable to me.

When it comes to the self-growth of a lawyer, the mandatory minimum 12 continuing legal education credits are woefully insufficient. If knowledge of the law were all that is required of lawyers, it would indeed be a sad day. Instead, I believe that lawyers should be leaders in their home, workplace, and community. And, leaders are forever learners. There is no destination when it comes to learning. It is not an event, but a habit.

Covey's book is a masterpiece. I encourage you to pick it up on Amazon and read it with me. We can grow together and make each other better.



Osterbind Law Sponsored Teacher Appreciation Week at Liberty Christian Academy



Osterbind Law Sponsored Teacher Appreciation Week Lunch at Yellow Branch Elementary School

LOCAL BUSINESS ★ SPOTLIGHT ★

We love local businesses. We shop local when we can help it and we do that so we can support our friends and family.

This month we are spotlighting Slayton's Automotive. James and Evan Slayton have been in business together for quite a while. I found them as one of the very few Amsoil dealers in the greater Lynchburg area about 12-13 years ago. At the time, I was driving a Toyota 4 Runner. Man, I loved that car. I

needed an inspection, and James told me that my muffler was leaking air and wouldn't pass (these are my words not his). Now, I grew up with a mechanic for a Father but I never really acquired those skills. My greatest skill was holding the flashlight steady. But I generally knew what a muffler was for and that a hole in your muffler was not a good thing. Still, I was suspicious. I believe James sensed (or perhaps discerned) that and he said to me, "Come on out. I'll show you." Sure enough, I could feel air coming out of the exhaust where it shouldn't be coming out.

I always recommend Slayton's to friends and family because I know I can trust them. They won't try to sell you something you don't need. They will tell you what you will likely need in the future, and make sure you have time to plan and budget for those expenses. They understand that significant repairs require significant financial planning. They will go over and above on warranty issues and help save you money. This is why they have my business.

Insurance Policy Must Haves: *High liability limits*

By David Abraham

This month, I will begin a series on the ins and outs of the different automobile coverages available to the consumer. Each month, I will take a particular coverage and explain what that coverage means and offer suggestions on the limits of those coverages. Most consumers are unaware of exactly what is available to them and why they need it. Unless they can't sleep at 3am, most policyholders never read their policy. Even then it's not the first choice of reading material.

Have you ever asked, "Well, what did I buy insurance for anyway?" The simple one-word answer is, protection. That protection applies to the policyholder as well as the other party involved in the accident. The key is to know how much protection you can afford and should carry.

Let's take the coverage that you have to have before you can put your car on the road. The minimum limits required by the State of Virginia are \$25,000/\$50,000/\$20,000. What that means is that your insurance company will not pay more than

\$25,000.00 to any one injured person as a result of the negligence of you or the driver of your automobile in an accident. Also, they will not pay more than \$50,000.00 total to three or more injured parties in any one accident. The \$20,000.00 limits indicate your insurance company will not pay more than \$20,000.00 for any damage to someone else's property as a result of your negligence or the negligence of the driver of your vehicle. That property damage can mean another automobile, fence, house, etc. that is damaged.

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The question is, do these limits provide enough protection should the driver of your vehicle be responsible for an accident? In my opinion they do not, but I know that there has to

be consideration as to what someone can financially afford.

Many times, if an injured party goes to the hospital after an accident, several x-rays may be performed. Even if they are not kept overnight, follow-up visits to a physician or physical therapist can easily result in \$10,000.00 to \$12,000.00 in medical bills. It is not out of the question to see a \$10,000.00 emergency room bill, alone. Based on that information, the \$25,000.00 limit I alluded to may not be enough to fully compensate the injured party.

At Osterbind Law, we routinely see cases that have a value well in excess of \$25,000.00. The question then becomes whether the driver can be held personally responsible for anything above \$25,000.00. In my years at Allstate, I handled a handful of claims wherein the policyholder provided their own money to the injured party in order to resolve everything. Keep in mind, this was a handful of claims compared to the thousands of claims I was involved in. While it's not likely you may be personally responsible for anything above your limits if your insurance company pays your limits to the

injured party, it is a risk. Increasing the limits of this coverage may provide you ample protection and the cost may be surprisingly low.

Let's look at the \$20,000.00 I noted in the earlier coverage string. Ask yourself how many cars on the road today have a value in excess of \$20,000.00? If your answer was more than a couple, then this minimum coverage may be too low. Repair bills alone can be quite high, especially on expensive cars, not to mention the rental car that will need to be provided to the other party. Your insurance company will not pay more than the coverage limits you have chosen.

I go back to the question you may have asked earlier: "What did I buy insurance for anyway?" Is the liability coverage portion of your policy sufficient to protect you? It's worth checking with your agent about higher limits. The additional cost may not be as high as you expected and you gain much more protection. It is the obligation of your insurance company to protect you, that's why you pay them a premium. However, they are only obligated up to the limits of your policy. Agents are a valuable resource, but you need to keep in mind, they have not seen what we at Osterbind Law see on a daily basis. They usually help on the front end, while we get involved on the backend.

At Osterbind Law, we provide a service to our clients in that we review their insurance policies in order to advise them of what might be insufficient limits or additional coverages they may want to consider. Also, we want to make sure our clients are receiving all of the benefits their policy affords them for their accident. It's just what we do. Obviously, the choice is yours; however, our recommendations are based on years of experience handling personal injury claims.

Next month we'll look at medical payments' coverage. We find many clients without that coverage and I'll explain why it's a valuable coverage for you to have on your policy.

Internship Year End Review

By Richard Wiley

"The law is about people. Remember that," Brandon said as we walked into the conference room to go over cases.

I will.

I am a third-year law student at Liberty University School of Law. For the past year, I have had the distinct privilege of working with the Osterbind Law team on an incredible variety of tasks, from closing old files to researching the merits of potential claims and trying cases.

When I started my internship with Osterbind Law last May, Brandon told me that the law is made for people and not the other way around. It is amazing how much that simple lesson changes the way you see the law in practice. You have two options when you face a challenging legal question: you can give up, or you can dig your



feet in and find a solution. Your client has been hurt and the law, however unfavorable it may seem, is designed to prevent that kind of thing.

Digging in requires confidence in your ability to hear a person's problems and read the law. But that's what being a lawyer is all about. If a year with Osterbind Law has taught me anything, it is that the law is about people.

But that's definitely not the only thing I've learned. I hope to carry all of the things that I have learned from the Osterbind Law team into practice and begin my own firm someday. Thanks to Brandon, Kelly, Hannah, David and Cindy for all of the work they put into me to help me grow over the last year!