



1216 Greenview Drive, Suite A  
Lynchburg, Virginia 24502

(434) 515-2807

[inquiry@osterbindlaw.com](mailto:inquiry@osterbindlaw.com)

## Referrals

Did you know that referrals are our number one 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.

## Reminder About Our 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](mailto:inquiry@osterbindlaw.com).

# THE INSIDE LOOK

Osterbind Law PLLC

September 2019

Newsletter #5

## What's on my mind?

By Brandon S. Osterbind, Esq.

Back to school. Yes, that routine of waking up early, bathing, dressing, eating breakfast, and dropping the kids off at school is in full swing. We're only a few weeks in, but I have come to realize how much I, like a child, crave a schedule.

I actually enjoy the quiet of the early mornings and then the push that comes with a start time. I first learned this about myself in law school after I bombed some midterms that didn't really count toward my final grade. I always wanted to be a lawyer and I did terribly on my midterms. If I didn't get it together, I would fail finals and then be kicked out of law school. It was, indeed, the end of the world. Except it wasn't.

It was that miserable failure that taught me that I retain more information when I consume it in the morning. So, I completely switched my routine from waking up late and studying late, to going to bed early, waking up early, studying early, and finishing early.

In law school, I would wake up at 4 a.m. every day and I would be at school studying by 5 a.m. I quit

completely for the day in between 5-6 p.m. This routine lasted for almost 3 years. Everyone made fun of me because I went to bed between 8:30 p.m. and 9:00 p.m. every night. But for me, it was in the quiet of the morning when I could truly concentrate on what was in front of me, without any distraction (because everyone else was asleep and there was nothing good on TV).

This routine served me well through law school. I ended up making law review, joining the moot court board and competing successfully against big name schools, and finishing first in my class with a judicial clerkship already in hand. I have never attributed these feats to superior intelligence, but rather a solid work ethic and a schedule.

When the kids are in school, it is easy to keep a routine because they have to be certain places at certain times every day. But during the summer, I have to confess that I let it go. Now, the routine is back. I have already found that when I have time to myself in the morning to exercise, reflect, read, pray, examine, and study, I retain much more throughout the day. And I retain the good stuff that contributes to character ethic that I wrote about last month.

It is what Stephen Covey calls sharpening the saw. Who wants to cut with a dull saw? Nobody. In order to be effective, the saw needs to be sharpened every day. Michael Hyatt says to slay your dragons before breakfast, or they'll eat you for lunch.

For me, I have found that I have to wake the kids by 6 a.m. for us to get out of the door on time with clean, fed, and fresh-breathed children. In order to do everything else that I want to do in the morning, I have to wake up at least by 5 a.m. and some days by 4 a.m. In order to wake up at 5 a.m., I have to go to bed by 9 p.m.-10 p.m. If I go to bed at 11 p.m., forget it. The sheer amount of discipline required to get to bed by 9 is astounding. Some days, I don't do it (do you?). But when I do, the day is always better, no matter what happens.

What do you do to sharpen the saw? When do you find time to do it? Is it early morning? Late at night? In the middle of the day? It doesn't matter when your optimal time is, it just matters that you do it. Find that time, set it aside, and use it to sharpen your saw.

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## Welcome Our Newest Team Member!

Introducing Julia Hinckle, our newest team member. Julia will serve as our client relations specialist and will be your first point of contact when you call our office.

Welcome her to the team next time you call!

The information in this newsletter is for general informational or educational purposes only and should not be relied up on as legal advice for any individual case or situation. This information you find on these pages is not intended to create, and viewing does not constitute, an attorney-client relationship.

## Insurance Policy Must Haves: Medical Payments Coverages

By David Abraham

This month, I want to focus on a coverage you may have on your policy but have no idea how it applies to you or your family in case of an accident. If you don't have this coverage, it's certainly one that you should carry. It's called medical payments coverage.

Medical payments coverage covers you, any household member, and anyone in your vehicle that is injured in an accident. This coverage will pay for accident related injuries to all the occupants of your vehicle, whether they are a family member or not. Medical payments coverage can be a great help in paying deductibles and copays for your incurred medical bills. It will also apply to any members of your household that are injured in an accident while occupying another vehicle. Certain exclusions could apply.

To give you a perspective of how broad this coverage can be, I'll give you an example: you come out of the grocery store pushing your shopping cart and it's been snowing. The parking lot is snow or ice covered and you arrive at your vehicle and open the trunk. As you start to place your groceries in the trunk, you slip on the snow and ice, and as you fall, your shoulder strikes the rear bumper separating your shoulder. Obviously, medical treatment is necessary. Or, let's say you made it into your car, and you are heading home but someone blows through

a stop sign and T-bones your car causing your injury.

While all insurance policies have exclusions and provisions that can limit your use of this coverage, many will cover your medical bills under your medical payments coverage up to the limits. It is possible the medical payments coverage on your policy will cover you while you are touching your vehicle and are injured in any way. There is no certain way to know if this coverage applies in your particular accident without reviewing the policy itself, but consulting your agent is a good place to start. Reading your policy can be a daunting task in itself, however, the medical payments portion is probably the easiest to understand.

I have saved the best news for last. In Virginia the medical payments coverage limits on your policy are multiplied by the number of vehicles on your policy. If you have \$5,000.00 in coverage limits on the three vehicles on your policy, you actually have \$15,000.00 in coverage available for each of your household members and anyone riding as a passenger in your vehicle. Medical payments coverage is also very inexpensive. Therefore, everybody can afford to carry this coverage. Or, to put another way, you can't afford not to.

Collecting medical payments coverage for injuries sustained in an auto accident has no effect whatsoever on any injury claim you may have against an

at-fault driver. The other insurance company cannot come back to you in an attempt to recover any of the money you received through your medical payments coverage. That is why this coverage is so important in helping with deductibles and copays.

Even if you haven't been in an accident, it's a good idea to have a policy checkup. Most people continue to pay their premiums without any consideration of looking closely at their coverage until they need it. At Osterbind Law, we have seen many shocked and surprised clients when we advise that they don't carry a

coverage that could have aided them greatly in their physical recovery.

*Medical payments coverage covers you, any household member, and anyone in your vehicle that is injured in an accident.*

Many times, it's medical payments coverage they neglected to buy, maybe because they already have health insurance. Today, many

health insurance plans do carry a high deductible.

Your agent can help you understand your coverages; however, we see accidents and coverage concerns on a daily basis. By then, it's too late to add any coverage. Here at Osterbind Law, we are more than happy to review your policy and offer suggestions at no charge. If you have the unfortunate experience of being involved in an accident and need our services, you will have the coverages you need to recover the maximum amount of damages you are entitled to under the law.

## Rest.

By Hannah Bowie

In our line of work, to-do lists and deadlines control our day-to-day work life. There is a tendency to get tangled in a web of tasks that need to be done and place all focus on getting the work done. Why? We do this to advocate for people. We do this to speak for people who find their voice silenced. We do this because we love people and we love justice.

But we could never do this if we don't take a moment to rest. When you become so focused on each task and each deadline, it is so easy to forget to take a moment for yourself.

In our culture, rest can be seen as selfish and lazy. I challenge that idea. Rest is imperative to success and leading a full life. Our Creator was purposeful in taking time to rest and taking time to be by Himself. As most know, He rested on the seventh day of creation. Rest allows us to become re-energized and reignited for the assignments to come.



At the beginning of August, I took some time to do just that. Most would call it a vacation, but I call it rest.

As I have done for most of my life, I traveled to Maine to spend twelve days with family. When people think of Maine, they think of the cold and snow. I want to share a secret—there is this window of time in late July and August that is just about perfect. The days are hot, and the nights are cool. Find a lake or a spot on the ocean away from the destination cities and towns, and you won't be bothered by anyone or anything. Cell phone service is spotty at best.

For me, Maine is the perfect place to go for rest. I get to spend quality time with the people I love most. I get to disconnect from the hustle of everyday. I get to rest, reset, and recharge. I look forward to this time every year and don't take a moment for granted.

I'm thankful for this time because it allows me to return with a renewed motivation to champion our client's cases. I am excited to challenge and tackle the rest of 2019 and what it holds.