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Ed Rowan is a partner in the firm Kittrell & Rowan. Ed has practiced law for 11 years, representing Individuals in Automobile Accidents and Insurance-related cases. Through his specialization, Ed Rowan has developed the knowledge and skills to properly handle automobile cases from the claims process, through trial. Ed Rowan is a member of both the Alabama and Mississippi State Bars and has tried/handled hundreds of automobile accident cases.

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The Automobile Accident Report

By Ed Rowan, Esquire

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Mobile Alabama has 7 of 10

Most Dangerous Intersections in Alabama

According to a recent study, Mobile, AL has 7 out of the 10 most dangerous intersections in Alabama. They are as follows:

1. Airport Blvd & University Blvd
2. Airport Blvd & Azalea Rd
3. Cottage Hill Rd & University Blvd
4. Airport Blvd & Hillcrest Rd
5. Airport Blvd and Cody Rd
6. Cottage Hill Rd & Hillcrest Rd
7. Azalea Rd & Cottage Hill Rd.

If you live in or near Mobile, chances are that you will at one time or another be involved in an automobile accident. This can be a very

frustrating and life-changing experience.

If this unfortunate event does happen to you, you must protect your rights.



Automobile wrecks cause devastating injuries

Although Insurance Companies' profits have soared in the past few years, there is a consensus among attorneys involved in automobile accident litigation that insurance companies are

taking more aggressive actions in handling their claims. This can range from delaying the payment of your claim, to an outright denial of your valid claim.

The frustrating part is that when you are not at fault, you expect that the other side, vis-a-viz, the other driver's insurance company, will do the right thing.

If you do not protect your rights, then you may fall victim to an insurance company denying your valid claim.

Ed Rowan and the law firm of Kittrell & Rowan are committed to protecting your rights. Knowing your rights is the first step. The second step is making sure that you gather the necessary information and take the critical initial actions to ensure that you do not fall victim to another insurance company that

What is Uninsured Motorist Coverage?

Uninsured Motorist (UM) coverage is insurance that will provide coverage for your bodily injuries if someone with no insurance injures you. This type of coverage is available to all drivers in Alabama. With the large number of drivers using the roadways in Alabama without any insurance, it is vital that you have this type of coverage.

For instance, if you carry only liability insurance on your automobile, and you have no health insurance, and you are severely injured in an accident, you may be faced with tens of thousands of dollars in hospital bills, with no way to collect from the at-fault driver. Having UM coverage ensures that no matter who hits you, someone will pay for your hospital bills, and will also com-

pensate you for lost wages, and the pain and suffering that accompanies traumatic injuries.

UM coverage is relatively inexpensive. The premium can be as low as 25% of your liability premium. Contact your insurance agent today and request this type of coverage.

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TYPES of Auto Insurance Coverage You should have

Liability: Protects you from bodily injury claims when you are at fault. Only coverage that is required by law in AL. Minimum coverage is 20,000

Collision: If you are at fault, or if you are the only vehicle involved a wreck, this will cover your own property damage

Comprehensive: If your car is not moving and property damage occurs, this will pay for those damages

UM/UIM: If an uninsured driver hits you, or if the driver that hits you does not have enough insurance to cover your injuries, this will pay for your bodily injuries

Medical Payments: If you are involved in any auto wreck, this will pay for your medical bills

There is nothing more important to us than YOUR CASE

5 Tips if You are in an Auto Accident

1) OBTAIN INFORMATION:

THE OTHER DRIVER'S: name, address, telephone #, driver's license #, vehicle license #, and insurance information.

WITNESSES: name, address, and telephone #

2) ASSESS DAMAGES:

Make an initial assessment of any personal injuries and property damage resulting from the accident while you are still at the scene. **If you are injured, inform the investigating officer.**

3) SEEK MEDICAL ATTENTION:

If you are injured, you should **seek medical attention immediately** and maintain a record of all losses you sustain as a result of your injuries (e.g., lost wages). You should **follow up** with a competent medical or chiropractic doctor familiar with treating trauma-related injuries.

4) CONTACT YOUR INSURANCE COMPANY :

Even if you do not plan on making a claim with your insurance company, you should notify your insurance agent of the accident as soon as possible. Failure to do this could result in your claim being denied.

5) CONTACT YOUR ATTORNEY

If you are not certain of your rights, consult your attorney, Ed Rowan. The insurance company will be represented by adjustors or a lawyer immediately after the accident, so should you.

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