

# STAYING *in Touch*

March 2021 Newsletter | VOLUME 10 - ISSUE 3 | [www.pzlaw.com](http://www.pzlaw.com)

This publication is intended to educate the general public about various issues. It is not intended to be legal advice. Every case is different.

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- Dealing With An Insurance Company
- Virginia Aquarium & Marine Science Center
- Finding The Right Tax Preparer



**Kellam's Corner:** Hard to believe it is March again – the 6th anniversary of the firm becoming Parks Zeigler. Since last year, we've added another attorney to our Chesapeake office and extra staff to help run the firm. We've hired a full-time marketing assistant, Clarissa, to help our marketing manager, Geri, keep up with the increased needs. Clarissa is a remote worker; living in South Africa – another way we're modernizing the practice of law.

March also marks a year since the coronavirus hit. Our offices continue to be closed to the public to keep everyone safe and we continually evaluate when we can re-open. Fortunately, our cloud-based and paperless nature has enabled us to take it in stride to continue to help our clients. We hope everyone gets vaccinated soon and that life returns back to a semblance of the pre-coronavirus world.

As always, we're working on some great things at Parks Zeigler and look forward to sharing some big news with you in the next few months.

*Kellam*

## *Personal Injury*

Attorney Ed Booth was recognized by Virginia Lawyers Weekly for a \$250,000 automobile accident jury verdict, a Top 10 Verdict of 2020. This case involved some unique issues, including a "John Doe" hit-and run defendant and a hotly contested (but successful) claim Ed advanced for punitive damages.

Read more about on our website at

[www.pzlaw.com/library/Ed-Booth-Top-Jury-Verdicts-of-2020.pdf](http://www.pzlaw.com/library/Ed-Booth-Top-Jury-Verdicts-of-2020.pdf).



## *Did You Know?*

Grapes light on fire in the microwave. Apparently, the fruity fireball occurs when the grape loses electrons and ions cluster to form plasma when the grapes get hot. We do not recommend that you try this.





*"Why worry? If you've done the very best you can, worrying won't make it any better."*

*— Walt Disney*

## DEALING WITH AN INSURANCE COMPANY

If you were recently involved in an accident and injured, you may be confused and struggling to decide what to do. The last thing you want is to shoulder the burden of the legal aspects of your case, especially dealing with the insurance company, as you try to recover from your accident.

Insurance companies are often difficult to deal with. They always seem to have a bundle of tricks up their sleeves to keep legally unrepresented individuals from receiving the payment they deserve. Here are some expectations to keep note of as you begin the process of settling your case:

### **Insurance companies will often only offer to pay your copays; they won't acknowledge other bills**

In Virginia, you are entitled to the face value of all injury-related medical bills, regardless of whether you have health insurance that pays part of the treatment.

### **Insurance companies aren't concerned with your future finances**

They are not in business to take care of you. To move the case along quickly, an insurance adjuster may offer a tempting settlement offer (though tempting, not what you deserve) in exchange for a full release of all claims. If you accept an offer, the case will be closed. You have one chance to settle your case and obtain appropriate compensation. When you enter into a settlement, your case is, with few limited exceptions, over.

### **Insurance companies "admitting fault" or taking liability for the accident doesn't guarantee fair payment**

If an insurance company admits its insured is at-fault for your accident, this could feel promising; however, it doesn't guarantee you will be paid fairly for your suffering. Really, it just means that the insurance company is acknowledging the at-fault person is indeed at fault.

Additionally, here are some general tips to keep in mind when communicating with another person's insurance company:

- Do not accept the insurance company's first settlement offer, or any offer, without very careful consideration
- Do not give a recorded statement
- Do not "guess" an answer to a question they ask
- Be honest about what you don't know
- Do not provide more information than is asked
- Do insist that they consider the face value of all bills

In summation, insurance companies can be difficult to work with and it often takes an experienced personal injury attorney to help navigate you through the process of settling your case or taking it to trial.

*We welcome your referrals!*

*We value our clients and want you to come to us for any legal need you may have, no matter the type of case. If it is in an area we do not practice, we will refer you to a trusted colleague to take care of you as we would. If you refer someone to us, we promise to answer his or her questions and provide first-rate, attentive service. Thank you for your referrals and for continuing to come back to Parks Zeigler.*



### *Deb Dishes:*

Sometimes you want to eat pancakes, but you don't want the heavy feeling of pancakes or waffles. Let me introduce you to the Dutch Baby! It has all the wonderful taste with less density of pancakes but more than a thin crepe. Take 4 eggs, 1 cup whole milk (works best, can use 2%), 2/3 cup flour, 3 Tbsp sugar, 1/2 stick of melted butter (melt in oven proof pan), splash of pure vanilla extract, thin 1/4" slices of apple or pear. Mix eggs, milk, sugar, and vanilla in blender. Melt the butter in an ovenproof skillet and then swirl to coat pan. Pour melted (not hot) butter into the blender mixture, mixing all ingredients, but leave frothy, don't overmix. Place a few fruit slices in buttered ovenproof skillet and then slowly pour batter over fruit. Bake until golden. Your baby will puff up and slide up the side of your skillet. It will be thin so don't feel bad about having a large slice! Serve with a light dusting of powdered sugar, or honey or both. Sometimes we like to add fresh berries to the top and we have been known to, on occasion, add a scoop of ice cream. See the full recipe in our Parks Zeigler Family Cookbook 2021 Edition on our website at [www.pzlaw.com/library/pz-family-cookbooks.cfm](http://www.pzlaw.com/library/pz-family-cookbooks.cfm).

## **VIRGINIA AQUARIUM & MARINE SCIENCE CENTER**

As the weather warms up in Hampton Roads, plan a trip to the Virginia Aquarium & Marine Science Center to learn more about the local marine and aquatic ecosystems. The aquarium features 800,000 gallons full of exotic creatures and local species that inhabit our waterways. Additionally, you and your family can explore the marshlands through hands-on exhibits and nature paths.

One of the most interesting experiences you can have with the Virginia Marine Science Center is the boat trips. If you've never been on a boat trip with the Virginia Aquarium—schedule one for this spring! Since 1989, the experienced marine life experts at the Virginia Aquarium have been taking groups to explore the local coastal marine life on the Atlantic Explorer. There are several excursions you can book for you and your family, including dolphin watching, whale watching, and ocean collections—where you and your family can collect a variety of local marine life to examine up close. Only the dolphin watching excursions are currently open for scheduling, so be sure to buy your tickets online before they sell out. This is a great chance to experience the coastal marine life of Virginia Beach in a safe, responsible way that exposes you and your family to interesting research about the environmental conservation of our local aquatic ecosystems.

As you're planning your trip to the Virginia Marine Science Museum, be sure to buy your tickets in advance. The aquarium is open at a limited capacity to preserve the safety of the faculty, and timed reservations and planned ticket purchases are required. Visit [www.virginiaaquarium.com](http://www.virginiaaquarium.com) for more information.

### *Family Corner*



Meet Tito - Kelly's newest family member.



Ashley's son Camden with their puppy Tank.



### *Oyster Farm Boat Tour On The Lynnhaven River*

Pleasure House Oyster Farm is offering a boat tour of the Lynnhaven River. Hop aboard and learn about the legendary Lynnhaven Oyster and have a chance to even taste a few. You can bring your own bottle of wine and enjoy a hands-on oyster-farming experience. Afterwards, experience a Chef's Table dining opportunity where you dine on a fresh seafood smorgasbord overlooking the marsh. Not sure which is better, the oysters or the view. For more information, visit [pleasurehouseoysters.com](http://pleasurehouseoysters.com).

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*Tax Tips*

**Finding The Right Tax Preparer**

It's tax time, and before hiring someone to do your taxes, it's wise to do some research on prospective tax preparers.

When the time comes to file taxes, scammers find a number of ways to take advantage of consumers, exploiting the increased transfer of financially sensitive information. While many scams involve strategic hacks into people's financial accounts or phishing emails to gain information, sometimes it is the tax preparer who is exploiting information exchanged in confidence from a paying customer.

**What is it you should look for in a prospective tax preparer?**

- Go to the IRS preparer directory and find the name of the preparer you want to hire. Professional tax preparers are required to have a Preparer Tax Identification Number (PTIN). If you don't see their name, do not hire them.
- Visit the State licensing board website to ensure that the preparer's license is valid and in good standing.
- Check out the Better Business Bureau and look for any complaints that may have been filed about your potential hire.
- If your preparer claims to be part of a professional association, visit the website to make sure they are actually a member. You can also contact the association to inquire about any complaints that may have been made against the preparer.

Taking these steps will help weed out problematic tax preparers and provide more information about others you may want to hire instead.

*New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at [dmontagna@pzlaw.com](mailto:dmontagna@pzlaw.com). If you wish to unsubscribe to this newsletter, please call Deb. Thanks!*