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DO YOU HAVE THE RIGHT INSURANCE?

UMBI Coverage: Must have in LA

WHAT IS UMBI COVERAGE?

Uninsured Motorist Bodily Injury (UMBI): This coverage helps pay for medical bills, lost wages, and other damages if you are injured by a driver who doesn't have any insurance.

WHY IS UMBI IMPORTANT?

Given that many drivers may be uninsured or underinsured, UMBI coverage ensures that you have financial protection for medical expenses, lost wages, and pain and suffering in the event of an accident.

UMBI COVERAGE IN LOUISIANA

- **High Rate of Uninsured Drivers:** Approximately 13% to 15% of drivers in Louisiana lack insurance, increasing the risk of accidents with uninsured motorists.
- **Inadequate Insurance Coverage:** Many insured drivers carry minimum liability limits that may not fully cover injury costs, leaving victims at risk of significant financial loss.
- **Protection for Passengers:** UMBI covers not only the policyholder but also any passengers injured in an accident.
- **Financial Security:** UMBI provides essential financial protection against medical bills, lost wages, and other costs resulting from accidents with uninsured or underinsured drivers.

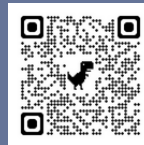


MONTHLY MEMO

EDITION 10 | OCTOBER 2024

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OCTOBER MARKS DOMESTIC VIOLENCE AWARENESS MONTH:



LEGAL PROTECTIONS AND FAMILY LAW SUPPORT

October is Domestic Violence Awareness Month, a time to raise awareness about the legal protections available for victims. Victims of domestic violence can seek restraining orders to ensure their safety. Our firm is here to help victims file for protective orders, navigate custody issues, and pursue divorce when necessary, ensuring their legal rights are fully protected.

In addition to legal actions, we assist victims in securing financial support, such as spousal or child support, and fair division of marital property. If you or someone you know needs legal support, contact our firm for a confidential consultation. We are dedicated in helping victims find safety and stability through our family law services.

Louisiana Domestic Violence Hotline: 1-888-411-1333
National Domestic Violence Hotline: 1-800-799-SAFE (7233)

THANK YOU FOR VOTING!



FAVORITE LAW FIRM IN BOSSIER 18 YEARS IN A ROW!

“Guiding our clients through the legal process with Christian **compassion**, high **competence**, and complete **clarity** while removing toxicity in the legal environment.”



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BENTON DUCKS UNLIMITED

2024 Banquet

A few weeks ago, our team had the pleasure of attending the 2024 Benton Ducks Unlimited, banquet. The event is dedicated to conserving and restoring wetlands and other vital habitats for North America's waterfowl.

The Benton Ducks Unlimited Chapter has provided a source of community involvement within Bossier Parish for over 30 years. Ducks Unlimited plays a crucial role in protecting these ecosystems, which not only support a variety of wildlife but also contribute to water purification and flood control.

By partnering with conservationists, landowners, and hunters, Ducks Unlimited ensures the sustainability of wetlands, benefiting both the environment and local communities. We were proud to support this cause and contribute to the ongoing efforts to protect our natural resources.



CLICK HERE TO VIEW BENTON DUCKS
UNLIMITED FACEBOOK PAGE