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OCTOBER 2019



You or Uber?

INSURANCE COVERAGE AFTER A COLLISION

Some of you may remember the deadly hit-and-run crash that left an Uber driver dead and the son-in-law of the Colorado Springs mayor critically injured following a Garth Brooks concert in June 2019. The driver was charged with vehicular homicide and is currently awaiting trial.

Fatal injury crashes are rare, and while it is unlikely you will be involved in one, it still begs the question: How are victims traveling in Uber or Lyft vehicles compensated for their injuries if they're involved in a crash?

Uber and Lyft are formally called transportation network companies (TNCs). TNCs are treated differently than other public modes of transportation such as taxis, buses, and trains. One distinguishing difference is how a passenger is compensated following a crash that leaves them with an injury.

Uber drivers are not employees of Uber. This means Uber has a low level of financial and legal responsibility for its drivers. Also, Uber does not have to enter into long-term commitments or pay any extras, such as health benefits, unemployment compensation, Social Security, and Medicare taxes. That leaves people wondering if you are a passenger being driven by an Uber driver in Colorado and are hurt in a car collision, how do you get compensated for your injuries?

The answer is, of course, that it depends. Colorado recently signed Senate Bill 25 into law, also known as the Transportation Network Company Act. This act states that ride-sharing companies must provide primary insurance coverage when the driver's Uber app is turned on. The app is the technology provided by the company that allows drivers to find riders.

Fortunately, TNC drivers in Colorado must provide primary liability coverage of \$50,000 per injured person and \$100,000 for all injuries arising from one collision. While not a substantial amount of coverage, it is more than the state minimum limits of \$25,000 per person and \$50,000 per incident.

If you are injured as a result of an Uber driver's negligence, you will probably need to work with Uber's insurance provider for injury compensation instead of your insurance. According to Uber, the following rules apply.

If the driver is en route to pick up riders and has the Uber app open and during trips, Uber maintains the following auto insurance in case of a covered accident:



- \$1,000,000 third-party liability
- \$1,000,000 uninsured/underinsured motorist bodily injury coverage
- Contingent comprehensive and collision coverage

If the driver is offline or the Uber app is off, then the driver's chosen personal injury insurance company and coverages apply.

Be advised that if you are injured in a crash caused by an Uber driver who is working at the time, your auto insurance company will likely deny your claim, since the vehicle that caused the injuries was driven by a ride-share driver.

If you are hurt due to an Uber driver's negligence, you will likely work with Uber's insurance provider for injury compensation instead of your insurance, at least initially. But remember to carry underinsured motorist coverage through your own auto policy. This coverage could provide you with an extra layer of protection in the event the Uber coverage or the Uber driver's personal coverage is inadequate to fully compensate you for your damages.

That said, before providing any information to Uber, please consult with an experienced attorney who specializes in injury law.



Bryan VanMeveren

Tails From the Past

Mythical Cats of the World



Most owners will tell you their cats act like ancient deities. Majestic, scrupulous, and utterly unpredictable, these fascinating creatures have long captured our imaginations. Even before cat videos took the internet by storm, humans have been idolizing felines, placing them alongside some of their most important mythological figures.

Bastet — Egypt

Of course, a list of mythical cats has to start with Egypt. While many people know the pharaohs and their followers thought cats were sacred, you may be surprised by how deep the connection goes. The earliest depiction of Bastet, the feline deity of protection, is a lion-headed woman in battle. But, over the course of 2,000 years, Bastet evolved to resemble the domesticated, pointy-eared cats we know and love today.

招き猫 (Maneki-Neko) — Japan

Legend has it that in the 17th century, a monk living in a small temple in Edo (now Tokyo) was struggling to survive, but he still split his meals with his cat, Tama. One day, Lord Nakaota II got caught in a rainstorm while hunting and took shelter under a tree near the temple. Nakaota spotted Tama near the temple, and the cat raised its leg, beckoning the noble to come toward him. Curious, Nakaota complied, stepping out from beneath the tree just before a bolt of lightning struck it down. The lord's life was saved, and to this day, the Maneki-Neko (the beckoning cat) is a symbol of wealth and good fortune.

Freya's Skogkatts — Norway

In Norse folklore, the goddess Freya had a unique means of travel: a chariot pulled by two cats. These were skogkatts, or Norwegian Forest cats, that were only a little larger than your average house cat. Still, these small felines towed Freya around battlefields as she gathered warriors to send to Valhalla. On top of being the goddess of war, love affairs, and magic, Freya may well have been Midgard's first cat lady.



Our Clients Say It Best

WHAT SOME PEOPLE ARE SAYING

"VanMeveren Law Group is amazing. Jolene was the lead attorney that represented me. Jolene called every week to see how I was doing and actually cared and talked not just about my case, but also checked in to see how my family and I were doing. She never gave up and fought for me even when I was ready to give up.

"Then there was Jenny, who, what can I say other than she is bright and fun to talk with. She sat in on my mediation and helped me and my wife get through it and come out with a happy smile. Brian is one amazing lawyer, and I was pleased and surprised at the end when he met with me to finalize some papers. He gave me a book that really touched my heart and gave me a new look at life. This law firm treats you like family and actually cares. I highly recommend The VanMeveren Law Group."

-Michael Moore





Navigating the Fort Collins Real Estate Market With Matthew Fugate

Buying or selling a home is stressful. No matter which one you're doing, there is an unavoidable process that can take a lot of you. You just want to move in or out.

That's why it's important to work with a real estate agent you can trust. Finding the right agent can make a world of a difference and ease the burdens that come with buying or selling a home.

Matthew Fugate is a local real estate agent who knows his stuff — he knows Fort Collins (and the surrounding areas) like the back of his hand, and he knows what it takes to navigate the real estate market.

It's a seller's market right now, which is great news for sellers, but it can be hard for buyers to find that "just right" home. That's where Matthew comes in.

If you have questions about the Fort Collins real estate market, Matthew has answers.

Matthew Fugate — HomeSmart Realty Group

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(970) 619-1063

Homesmart.com/real-estate-agent/colorado/fortcollins/38946-matthew-fugate

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2	7	6	5	9	3	4	8	1
4	3	8	9	6	7	2	5	1
1	8	6	4	2	5	7	3	9
4	2	5	3	8	7	1	9	6

Solution



While these smoothies may not be nuclear-flavored — in fact, they're all-natural and vegan — their neon colors may convince you otherwise. They're a fun and festive way to get kids to drink their fruits and veggies.

Ingredients:

Green Smoothie Ingredients

- 8 oz almond or coconut milk
- 2 cups fresh spinach
- 1/2 frozen banana
- 1/2 fresh avocado
- 2 tbsp hemp seeds
- 1 tbsp maple syrup
- 1 cup ice

Purple Smoothie Ingredients

- 8 oz almond or coconut milk
- 1 cup frozen blueberries
- 1/2 cup fresh spinach
- 1/2 frozen banana
- 2 tbsp hemp seeds
- 1 tbsp maple syrup
- 1 cup ice

Directions:

1. In a blender, combine all ingredients.
2. Blend on high until smooth.
3. For added fun, serve in beakers and flasks with crazy straws.

Inspired by ForkAndBeans.com



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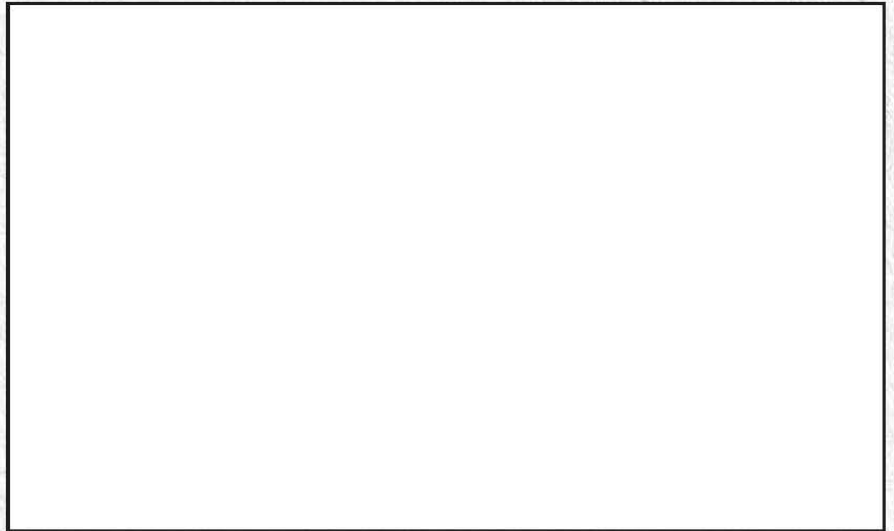
Finding Help to Navigate the Fort Collins
Real Estate Market

Vegan Ooze Smoothie

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3 Things Going On This October

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Get Into the Spirit of the Season in Fort Collins

Sugar Skulls and Bread of the Dead

Saturday, Oct. 12, 2-4 p.m.

Global Village Museum

If you've ever wanted to know about the history of Dia de los Muertos, this is your opportunity! The Global Village Museum is holding a special event dedicated to the Day of the Dead and its surrounding culture. Admission to this event is \$5 and includes entry to the museum galleries. See GlobalVillageMuseum.org/event/sugar-skulls-and-bread-of-the-dead-understanding-dia-de-los-muertos for all the details.

ArtWear Fashion Show

Saturday, Oct. 19 and Sunday, Oct. 20

The Lincoln Center

The ArtWear Fashion Show brings the work of fantastic artists to one place and showcases incredible art that can be worn. Each piece is an artist's "exploration of techniques and materials." Browse the pieces or experience the fashion show as the artists put their work on the catwalk. Many pieces will also be for sale. To learn more about the ArtWear Fashion Show, and for a complete look at the events, visit LCTix.com/artwear-fashion-show-2019.



Erth's Prehistoric Aquarium Adventure

Saturday, Oct. 19

The Lincoln Center

Erth's Prehistoric Aquarium Adventure — The Mystery of the Dinosaurs of the Deep — is a family-friendly exploration of the bottom of the ocean. It's an immersive look at the life and times of prehistoric marine reptiles right on stage. The show is an innovative mix of live actors, puppets, lights, and much more. Each element works together to bring the menagerie of prehistoric creatures back to life. It's educational and a lot of fun! For more information, see LCTix.com/erths-prehistoric-aquarium-adventure.