



VANMEVEREN

LAW GROUP

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Foundations

970

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SEPTEMBER 2019



When It Rains, Open Your Umbrella

WHAT UMBRELLA INSURANCE CAN DO FOR YOU

If you've watched any local news coverage on television or listened to the radio, you're probably sick and tired of all of the ads for personal injury attorneys. "I called _____ Law and they got me \$1 million dollars!"

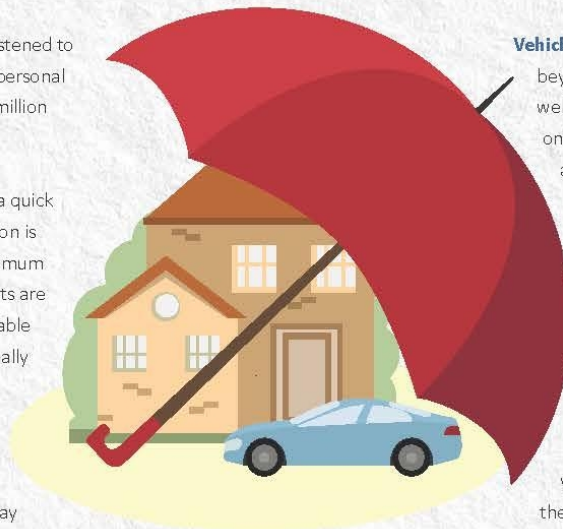
Sadly, there are apparently many folks out there looking for a quick payday for their accident claim. What these ads fail to mention is that Colorado only requires that you are insured for the minimum liability limits of \$25,000. This means that if your liability limits are exhausted and your insurer has paid out the maximum available under your policy, an individual could come after you personally to pay the rest.

While liability insurance can prevent many lawsuits from causing you large financial losses by covering damages, court costs, and legal fees, there are situations where you may not have enough coverage to avoid personal exposure. Here are some real-life examples we've seen at VanMeveren Law Group:

- You have a dinner party and a guest causes a serious accident after drinking too much at your home.
- You take your dog to the dog park and it bites a child in the face, causing permanent and disfiguring damage.
- A repairman trips over an uneven step on your property, falls, and sustains debilitating injuries, preventing him from returning to work.
- A reckless snowboarder cuts you off, forcing you to collide with another skier who sustains serious injuries.

In order to protect yourself from personal exposure, you can invest in what's known as **umbrella insurance**. This extra liability coverage goes above and beyond the limits of your other insurance policies, providing you with an extra layer of protection. Policies typically offer at least \$1 million in additional coverage above what your home, auto, or business insurance can provide. Umbrella policies kick in where your other policies leave off so that you don't need to worry about liability costs that exceed your insurance coverage limits.

Coverage at Home: If a guest slips in your home and breaks an arm, your personal umbrella liability insurance will cover beyond what your homeowner's policy limit would cover. This means you would be covered for legal and medical expenses if you are at fault in the accident.



Vehicles: Umbrella insurance will also extend beyond your home to your listed vehicles as well. In many circumstances, it also applies not only to your cars but also to your motorcycles and recreational vehicles, including boats.

Assets and Future Earnings: In the event you are found liable in an auto collision or any personal injury litigation, umbrella insurance policies step in and cover your finances. For example, if you are found at fault for \$1 million in an automobile collision, and your auto insurance covers \$250,000, your umbrella policy would step in to fill the remaining \$750,000.

Though you might think that only a wealthy person would need that much insurance coverage, if you have assets like a home, investments, or savings, you risk losing them all if a judgment against you is higher than what your standard insurance policies will cover.

While it is possible to be overinsured, it's much more likely that you're underinsured for liability purposes. Don't learn the hard way that you need more liability insurance. Accidents and injuries don't happen on a schedule, and once you're the target of a liability suit, it's too late to increase your coverage.

Unfortunately, Colorado has become overly litigious, due in part to the daily onslaught of personal injury attorney ads. Undoubtedly, our airways are saturated with misleading claims of big paydays. While most of these commercials are exaggerated, catastrophic lawsuits can and do happen. Your best defense is to make sure you have coverage in place to protect your family from personal exposure.

Please be sure to review your liability and umbrella coverages with your insurance agent on a regular basis or stop by one of our offices and bring a copy of your policy and insurance declarations pages. We are happy to review your coverages anytime.



Bryan VanMeveren

Finding the Right Workout for Your Nutrition Plan

How to Match Your Routine to Your Plate

What you eat and how your body performs are two intimately linked aspects of your overall fitness. That's why distance runners carb-load on spaghetti before marathons and yogis skip breakfast before a 105-degree Bikram class. However, this nuance is easy to neglect in a world of fad diets and food trends that move at whiplash speed.



If you've jumped on the keto, vegan, or paleo bandwagons but are still slogging through the same workout routine, it's time to take a closer look at your body's needs and tailor your gym time accordingly. Here are a few tips for matching your diet to the optimal workout.

Keto

This high-fat, low-carb plan is currently booming among athletes who relish the opportunity to chow down on pork rinds and cheese (a perk that comes at the expense of giving up chips, bread, and most fruits). Shape magazine recommends moderate-intensity workouts for people eating keto because they won't have the ample supply of glucose the body relies on for high-intensity exercises like sprints and HIIT. On the plus side, if you go keto, you'll burn more fat during cardio because you won't have a store of glycogen to compete with it as an energy source.

Vegan

Plant-based nutrition plans are generally associated with slow-moving exercises like yoga, but VegNews reports that short, high-intensity workouts are actually the best option for people who don't eat meat or dairy. Choosing quick workouts means your body won't use up as much protein (which vegans generally consume less of), and the ample glucose in a vegan diet is ideal for powering intense workouts like sprints, stairs, body-weight lifts, and CrossFit drills.

Paleo

The paleo meal plan is unique in that it actually comes with its own exercise plan, though many paleo eaters probably don't know it. According to Paleo Leap, "The paleo lifestyle emphasizes natural movement (preferably outside) over machine-based exercises and brief but intense strength training workouts over extended sessions of steady-state cardio." Above all, paleo advocates advise listening to your body and choosing a workout plan that leaves you feeling good.

Our Clients Say It Best

WHAT SOME PEOPLE ARE SAYING

"The best advice I ever got was to go to VanMeveren Law Group for my personal injury case. We have been at this for a year now, and Karl calls me every week to give me updates to keep me informed on where we are with things. He has made sure every question I have is answered, and that I will end up with the best outcome possible. I know they've had my best interest at heart. It means the world to me that I've had someone I can trust helping me get through a very rough part of my life. I 100% recommend contacting this law office if you are looking for a personal injury attorney."

-Emily Pope





BUILDING LASTING FOUNDATIONS

Mawson Lumber & Hardware

Mawson Lumber & Hardware has been a community staple since 1927. And after 92 years in operation, Mawson is still the locally owned and operated, full-service lumber and hardware store right near the heart of downtown Fort Collins that we all know and love.

But that's not what sets Mawson apart. Yes, they will take care of any and all of your lumber, building materials, and hardware needs, but their customer service goes above and beyond.

Whether you're a contractor or a homeowner, Mawson can help. They're here for everyone, no matter if you're an average home remodeler, a professional home builder, or just someone who needs a quick repair.

Their knowledgeable staff boasts over 400 years of combined industry experience and can help you find exactly what you're looking for and answer your toughest home building or remodeling questions!

We have a lot of amazing local businesses in Fort Collins, and Mawson ranks among the top.

Mawson Lumber & Hardware

350 Linden St.

Fort Collins, CO 80524

(970) 482-8082

mawsonlumber.com

Open Monday–Friday, 7 a.m.–5 p.m.

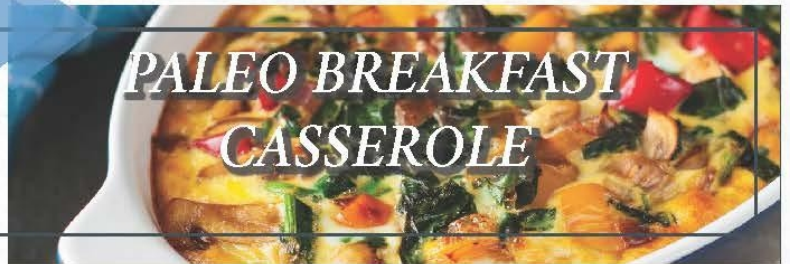
Closed Saturday and Sunday

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Solution



PALEO BREAKFAST CASSEROLE

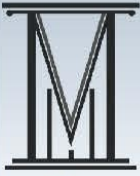
This easy-to-make, protein-packed casserole is a killer way to start the day, and it's easy to make in bulk and reheat. Make it on Sunday and enjoy healthy breakfasts throughout the week.

Ingredients:

- 1/2 cup onion, diced
- 1 red pepper, diced
- 2 strips bacon, cut into squares
- 1 large sweet potato, spiralized or grated
- 2 cloves garlic, minced
- 2 cups spinach
- 1/2 cup chicken or vegetable broth (optional: substitute with water)
- 1 tsp paprika
- 6 eggs
- Salt and pepper, to taste

Directions:

1. Heat oven to 375 F.
2. In a large pan over medium heat, sauté onion, peppers, bacon, and sweet potatoes until bacon is completely rendered and onions are translucent. Then, add garlic and sauté for another 2 minutes. Finally, add spinach and continue cooking for another 3–5 minutes.
3. Transfer to a greased casserole dish.
4. In a mixing bowl, whisk together eggs and pour them over casserole.
5. Bake for 20–30 minutes, let stand for 5 minutes, and serve.



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Fall Is in the Air in Fort Collins

Fortoberfest

Saturday, Sept. 21, 9 a.m. to 5 p.m.

Old Town Square

It's the last outdoor music fest of the year in Downtown Fort Collins! Celebrate the first day of fall and German heritage with a day of fun! Fortoberfest is free and open to the public, and it's a great event for everyone in the family. It's a day of live music, seasonal microbrew sampling, and plenty of German and German-inspired cuisine! Learn more about Fortoberfest, and find a complete lineup of musical guests at DowntownFortCollins.com/event/fortoberfest.

Fall Equinox Half Marathon

Sunday, Sept. 22

Poudre Canyon at the Mishawaka Amphitheater & Gateway Natural Area

It wouldn't be the VanMeveren Law Group newsletter without a run! The Fall Equinox Half Marathon and 5 Mile is one of the most scenic runs in the immediate area. As always, the half marathon starts at 7 a.m. at the Mishawaka Amphitheater (13714 Poudre Canyon Road). The 5-mile race starts at Gateway Park, up the road from the amphitheater. Both races end at the bottom of the canyon. You can register and learn more about the event at EquinoxHalfMarathon.com/race-info.



Tig Notaro

Friday, Oct. 11

The Lincoln Center

Tig Notaro is an entertainment jack-of-all-trades. She's a stand-up comedian, an actor, a writer, and a director. She's had numerous stand-up specials, created shows for Netflix and Amazon, and appeared in many TV shows and movies, from "One Mississippi" to "Star Trek: Discovery." Now, Tig is bringing her unique brand of comedy and storytelling to Fort Collins, and it's a show you won't want to miss! Find out more at LCTix.com/tig-notaro.