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THE Key Piece

A MONTHLY PUBLICATION OF
LOYD J. BOURGEOIS LLC



Loyd J. Bourgeois
Attorney-at-Law

OUR MISSION STATEMENT

We Help You Fight
Life's Legal Battles with
Compassion and Care!

- Social Security Disability
- Long-Term Disability
- Personal Injury
- Car Accidents
- Divorce and Child Custody

Reminder About Our Firm's

COMMUNICATION POLICY

Our promise to you is that while we are working on YOUR case – we are WORKING on YOUR case. And this goes for each and every one of our clients. This means that our focus and attention are squarely on your case and not anything else. Because of this, Loyd Bourgeois DOES NOT take unscheduled phone calls, emails or walk-ins. This makes all of us more productive, efficient and knowledgeable about YOUR case. It may help get your issue resolved faster. You can always call the office at (985) 240-9773 and schedule a phone appointment or in-person visit.

DISCLAIMER: *This publication is intended to educate our clients, referral sources and others in our network about disability denials and disabling personal injury claims. This is not intended to be legal advice. Each case is different. You can pass this information along to your family and friends as long as the newsletter is copied in its entirety.*

PAMPER OUR HEROES



During these unprecedented and scary times, our team noticed the helpers! They were around us helping to ensure our continued survival. From frontline healthcare workers – like nurses, EMS and other hospital and medical office personnel – to grocery store workers dealing with the masses while others were told to “quarantine,” the helpers (or essential workers, as they became known) were there.

To show our appreciation, our team purchased
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"When I was a boy and I would see scary things in the news, my mother would say to me, 'Look for the helpers. You will always find people who are helping.'"

– Mr. Rogers

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CHRISTY'S CRAWFISH BOIL SOUP

LJB's Cookin' Corner

My husband likes to boil crawfish annually for the "moms" in his life. He includes both his mom, his stepmom, his sisters (who are moms) and friends who are moms. If you are a mom, he'll let you come! Problem is, he always reserves too much crawfish! So we generally have a little (or a lot, depending on your crowd) left over from our boils. This year, we reserved the same amount we always reserve, but we somehow forgot about the quarantine! We ate leftovers for a couple of days, and I decided to make a soup out of those leftover fixings. I'm happy to report that it was a hit. I decided to share it with you this month, as I'm sure boils will be happening all over town once the quarantine is lifted.

INGREDIENTS (SERVING SIZE: 6-8)

- 1 ½ to 2 ½ cups peeled crawfish and/or shrimp tails
- 36oz salt-free chicken broth (this is important)**
- 4-6 cloves garlic
- 4-6 ears of corn, cut off the cob
- 6-8 potatoes
- 1-2 onions
- Mushrooms to preference (I used about a 10), optional
- ½ pint of half and half
- 4 tbsp butter
- 4 tbsp flour
- Green onion
- Salt and pepper to taste

DIRECTIONS

Dice up the potatoes into eighths. (In half diagonally, then parallel). Cut corn off the cob. Mince garlic cloves. Chop onions. (Careful, they are slippery!) Set aside.

In a soup pot, melt butter and add flour. Saute and blend, but DO NOT brown it. Pour in chicken stock all at once, stirring with a whisk until blended and no lumps exist. Bring to a simmer.



Add potatoes, corn, onions, garlic, mushrooms and crawfish. Bring pot back to a simmer.

Add the half and half. Stir well and return to a simmer. Turn off fire and let sit for about 10 minutes. This will allow the seasonings from the previously boiled items to infuse into the soup.

Top with green onion as a garnish if desired.



Christy Crowell,
SSA Hearing Rep
and Paralegal

**** NOTE:** It is very important that you not add seasoning to this soup during cooking. Remember all those items have already been seasoned during the boil. You may find you need a little salt and pepper, but that's a personal preference. If your boil was done right, your soup will need no additional seasoning!



GET OUR BOOKS!

I'm excited to introduce to my newsletter readers this new resource for anyone injured in a car accident – the **Injury Victim's Diary**. I created this workbook for you to

document all of the evidence you need to obtain a fair settlement after getting hurt in a wreck, like the accident details, progression of pain and symptoms, history of missed work and wages, and more. If you'd like a copy of this resource, give our office a call at (985) 240-9773. We'd be happy to send you one.

How much liability or UM insurance should I carry?

Recently, we had an opportunity to review one of our client's personal insurance policies, and two things immediately jumped out – we wanted you to be aware in case you are in the same boat!

First, the client did have uninsured/under-insured motorist (UM) coverage. This is coverage you purchase to protect yourself and your family in case another driver either does not have insurance or does not have enough insurance to pay your damages. Most people skip this coverage because it does cost extra and is not required. Good for the client having this coverage! However, the client only had minimum limit UM coverage, which in Louisiana, is tied to how much liability coverage a person has. And that was because of reason two...

THE CLIENT HAD ONLY MINIMUM COVERAGE. I understand. Minimum coverage is cheaper. It is all the state of Louisiana requires you carry. But should you?

I am not an insurance agent, and I know insurance in Louisiana is expensive. But I also know that even minor car collisions can result in thousands of dollars of medical bills, pain and suffering, lost wages and other economic and non-economic damages. Plus, if you are not adequately insured and have substantial assets, like a house, bank account, stocks, mutual funds, boats, camps, etc., a judgment in excess of the insurance policy can require you

to personally pay the amount over the insurance policy. Who wants that? All you worked for would be gone because of a car crash!

Plus – and this is why it's important to evaluate how much insurance you carry – the more liability coverage you carry, the more uninsured motorist coverage you can carry. Why is this important? Most drivers in Louisiana only carry the minimum. Remember all those medical bills, pain and suffering, lost wages and other damages we talked about before? If you are seriously hurt in a crash because of another driver, they only have the minimum and you only have the minimum... will you be able to recover financially?

I cannot tell anyone what coverage they should specifically carry, but this is what I generally recommend: Carry as much insurance – liability and uninsured motorist – as you can afford. All it takes is one bad crash for your policy to pay for itself 10 times over.

Unfortunately, if you don't, all it takes is one crash for you to lose everything you've worked for.

For our readers: Because I truly believe in just helping, if you want me to review your policy FREE OF CHARGE and let you know what I think, shoot an email to info@ljblegal.com with the subject "Please Review My Policy" along with a copy of your declarations page. I'll get you my assessment.

REVIEW ROUNDUP



Highly recommended! Kind & professional.

– Perry



Sending many thanks to Loyd J. Bourgeois Jr. and his staff, especially Christy Crotwell, for all the support and help with my case. On the really bad days, I never felt alone, and they always supported me with an open heart and mind while never offering me FALSE HOPE. These were very important attributes I desired in my search for representation. They always used encouraging words and remained optimistic that help was on the way. They prompted me when necessary to keep me on task and never missed any requested dates or times when information was requested. If you need representation, I absolutely recommend the office of Loyd J. Bourgeois Jr. and staff.

– Anonymous

Loyd's response – We really enjoyed working with both of you and learning your stories. Thank you again for the kind words!

Thanks for your referrals!

E. Bergeron // L. Foster // B. Soulie

PAMPER OUR HEROES CONTINUED...

gift cards to local hair and nail salons, massage therapists, spas and local retail specialty stores. By doing so, these small business owners forced to close due to governmental orders were able to receive some cash now for services to be provided later.

In our Pamper Our Heroes giveaway, we asked the community for nominations. We then rewarded 20 well deserving helpers with some much-needed pampering once things open back up.

We are truly blessed and thankful for the

ability recognize these special helpers, as well as all the helpers nominated.

As life starts to return to normal, we will continue to look for the helpers, because they are truly our heroes!

Is business loss of income due to COVID-19 covered by insurance?

Who knows? Certainly not me. Of course, a few lawsuits have already been filed seeking damages for lost income due to the virus or related government orders closing certain businesses. I am all for letting those cases play out based on the actual terms of the policy and the payment of premiums by the insured for those policies.

However, what I am against is an attempt by various state legislatures, including Louisiana, New Jersey, Ohio,

Massachusetts, Pennsylvania, South Carolina, New York and others, to retroactively require coverage for such losses. Either the policies covered the loss or not, based on the bargained-for terms and payment of premiums. I believe it is fundamentally unfair to require coverage of such losses if such losses were not covered under the terms of the policy purchased.

Fighting insurance companies to pay

for actual legitimate claims is already hard enough. If they are forced to cover previously excluded or non-covered losses, it will make legitimate claims for all other losses even more difficult to resolve as insurance companies tighten their purse strings.

I am the last guy to have any sympathy for an insurance company, but these attempts to force coverage retroactively are simply un-American in my book.



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