

NEWS & UPDATES

Did You Know...?

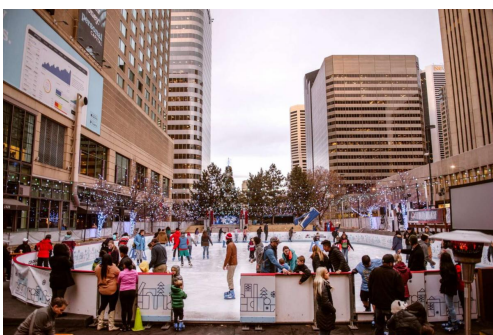
Did you know that daffodils are one of March's Birth Flowers? It's no surprise why! These cheerful flowers are a symbol of spring! Daffodil is actually just a nickname. The botanical or Latin name is "Narcissus" which comes from the Greek word "narkissos" and its base word "narke," meaning a narcotic or numb sensation, attributed to the sedative effect from the alkaloids in its plants. All members are poisonous, which is great for gardeners, because that makes them critter-proof.



A gift of a single Daffodil is thought to bring misfortune, but gifting a bouquet is believed to ensure happiness – so remember the more the better!

For more information about Daffodils, visit Almanac.com.

Where to Go Ice Skating in Denver This Winter



Now that we're pretty much into the thick of winter, it's time to participate in one of the best winter activities - Ice Skating!. You don't have to be a professional skater to enjoy the feeling of gliding across the ice surface. A seasonal favorite among many, this is a great family activity that can be enjoyed outside or inside throughout the winter

season. Here's a few fun skating spots to check out:

Downtown Denver Rink

Perhaps the most popular and most centrally located is the Downtown Denver Ice Rink presented by Southwest Airlines, located at Skyline Park right on the 16th Street Mall. The rink is open all week, all ages are welcome, and skate rentals are available on site. No admission fee so if you bring your own skates you can skate for free!

Indoor, year-round public skating arenas, various locations

If you love to ice skate, but don't love the chilly outdoors check out Littleton's Edge Ice Arena or Ice Ranch, Apex Center Ice Arena in Arvada, Big Bear Ice Arena in Lowry, or Family Sports

Ice Arena in Centennial for a varied schedule of public skates or drop-in hockey to keep your skating fix going year-round.

For more information and details on locations visit [Thrillist](#).

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Enter to Win!

Features include:

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- G-Sensor
- 140 Degree Angle
- Full HD - 30FPS
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[Click here to enter to win.](#)

Congrats to our February winner, Pam Mooney!
We are selecting one (1) winner a month - [Enter to Win!](#)

Featured Recipe: Irish Bangers & Mash

Bangers and Mash – a quick and easy Irish sausage with onion gravy served over mashed potatoes. Pure comfort food for Saint Patrick's Day!

[Get the Recipe at Crunchy Creamy Sweet.](#)



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What About My Car?

What You Should Know Before Settling Your Property Damage



Who Pays For My Car Damage?

If you are involved in an accident and the other driver is at fault, usually the other driver's insurance company pays for your car damage. The company will assign an adjuster to inspect your car and authorize payment to get it fixed. If you cannot reach an agreement with the adjuster and you have collision coverage, you can request your own insurance company to pay for the damage.



How Do I Get a Rental Car?

While your car is being repaired, you may be able to obtain a rental car at the expense of the other insurance company. The insurance company will normally authorize a rental for a certain period. Any extension must also be authorized by the adjuster. If you obtain a rental car without prior authorization, the insurance company might not agree to pay for it. You can usually keep the rental until your car is repaired. You may also have rental coverage under your own policy.



What If My Car Is Totaled?

If your car is obviously totaled, you may not be given a rental car at all. If the car might be repairable, the adjuster will usually authorize a rental until the insurance company decides to total the car. If it is totaled, the adjuster will request you return the rental car when the insurance company makes its first offer. If your car is totaled, you are entitled to receive the fair market value of the car. The Blue Book value may not be the actual market value. The insurance company usually offers Blue Book value, which may be significantly less than the fair market value. To get a better estimate of fair market value, check car ads in newspapers and visit used car lots to ask dealers for value quotes. A quote signed by the salesman on the back of a business card will do. With these quotes, you will obtain a range of higher values as an alternative to the adjuster's low bid.



What About Salvage?

If your car is totaled, you may keep the car by paying the salvage value to the insurance company. Your settlement check will then be reduced by the car's salvage value. This value might be a percentage of the car's value or an actual bid from a salvage lot.

What About My Car?



What About The Storage And Towage?

The insurance company should pay the storage and towage fees. Some storage lots, like service stations and body shops charge fees ranging from \$5 to \$15 a day for storage. If your car is an older vehicle, this storage fee can rapidly eat away at your car's value. The best advice is to move the car as soon as possible.



What About My Car Loan?

If your car is totaled and you still owe money on it, you will need to pay off the loan. The property settlement will usually be used to pay this loan. If the settlement is less than the loan balance, then you will need to pay or negotiate the balance. The insurance company is buying your car and will insist upon receiving the title to the vehicle and the lien holder will not release the title unless the loan balance is paid.



What If The Adjuster Won't Total The Car?

Normally, an adjuster will total a car if its repair cost exceeds 70% of its value. Generally, you do not have a legal right to insist upon the car being totaled if it is actually repairable, even though you feel the car cannot be returned to its former condition. Similarly, you do not have the legal right to insist on repair when the repair cost exceeds the fair market value of the car. If you have been injured, you should take pictures of the car from all angles, inside and outside, to document the force of impact before the car is repaired or sold.

Personal Injury Is Never Easy. We'll Explain All Your Options. We Are Smart. Aggressive. Compassionate.

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A CASE?**

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*Coronavirus (COVID-19) Update: We can handle your case without the need for you to leave your home.
Please call or text us at (303) 758-4777.*



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