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THE PITTMAN PRESS

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Wes Pittman

ARE YOU A RESPONSIBLE DOG OWNER?

An increased number of reports relating to neighborhood dog bites have hit the news in recent months. Some are more serious than others resulting in injuries requiring either medical treatment or surgeries to repair the damage. Many of these incidences could have been prevented by dog owners knowing and understanding the breed of their family pet. Although you may find your pet is docile in your home, it may react differently when it's in an outdoor setting or when it is unattended and not on a leash. The state of Florida does not have a leash law but this does not mean you should not leash your dog when walking in your neighborhood or other setting that may be unfamiliar to your pet. Some pets are territorial and protective causing them to become aggressive in some situations you may not anticipate.

Florida state law 'Title XLV. Torts Chapter 767 Damage by Dogs' states the owners of dogs shall be liable for any damage done by their dog to a person or other animal. This means if your dog bites another person or attacks another animal, the owner of the aggressive dog is responsible for the damages. Circumstances are taken into account if it occurs on your own property but ultimately you are liable for the damages.

If your pet bites another person and is deemed dangerous by the courts, you will also be required to carry liability insurance on your pet as well as post a

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Upcoming Events

- November 1—End of daylight savings. Clocks go back one hour.
- November 11—Veteran's Day. Thank you to all our military—active and retired.
- November 26—Thanksgiving Day.
- November 30—Official end to the 2009 Hurricane Season

HAPPY THANKSGIVING FROM THE PITTMAN FIRM

The weather has begun to change, it gets dark earlier in the evening, the clocks 'fall back' one hour on the 1st of the month, and the stores have already begun setting up their holiday displays. All signs that Fall is here and the holiday season will soon be upon us. Whether you plan to roast, smoke or deep fry your turkey this year, be sure to take time out of your busy schedule to be thankful for your family and friends and count your blessings.



Even in our tough economic times, there are still good things that each of us can be thankful for. All of us at The Pittman Firm wish you a blessed and Happy Thanksgiving.



We respect your privacy. If you do not wish to receive this, let us know:
Newsletter@pittmanfirm.com

Helping to keep your family informed!

“Experience is not what happens to a man; it is what a man does with what happens to him.”

Aldous Huxley-

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warning on your property. To avoid all this, research the breed of your family pet. Many owners of either a Pit-bull and Rottweiler will protest against the breed labeled dangerous but many of the more notable news stories have involved these breeds. Could it simply be an irresponsible owner not understanding what their breed of dog is capable of? The American Kennel Club reviews each breed on their website and describes their characteristics. Is this the right breed for you? Visit www.akc.org if you have a dog you would like to learn more about or are considering one for your family. Not only will this educate you in the various breeds but it will also ensure the safety of your family and the families in your neighborhood.

If you're interested to know which states do enforce leash laws, visit: <http://www.animallaw.info/articles/ovusdogleashlaws.htm>

If you received this electronically and would prefer a printed copy, let us know at: newsletter@pittmanfirm.com.

The History of Car Insurance

Of all insurance coverage available, [Car insurance](#) is the most widely purchased type of insurance. Nearly anywhere you go in the world, car owners are required to purchase car insurance. It covers physical damage caused to your vehicle and any other vehicles you might come in contact with. Liability and Property Damage coverage options are generally purchased along with Medical Payments. There are many other coverage options you can purchase in your policy such as Uninsured Motorist, which provides additional coverage in the event an at-fault driver does not have coverage or holds insufficient coverage.

The concept of car insurance can be traced back to the ancient Chinese who oftentimes sent cargo ships filled with supplies across the Atlantic Ocean. These cargo ships were usually owned by a group of investors. Occasionally, cargo ship owners would lose a ship due to sinking or piracy. In order to protect their ships and cargo, these investors took out insurance policies on the ship. Now known as marine insurance, this type of policy is still an effective way to protect ships and the cargo they carry.

Car insurance is a spin-off of marine insurance. It was developed after policymakers decided that operating a motor vehicle on public property was a privilege. It was ordered that motorists must purchase car insurance to protect innocent third parties against injury or property damage.

The first car insurance policy that offered liability

coverage was written by an English company in 1895. The first liability car insurance policy written in the U.S. took place in 1898 and was written for Dr. Truman J. Martin. The first mandatory car insurance law went into effect in Massachusetts in 1927. Today, every state in the U.S. has adopted a mandatory car insurance requirement. Although car insurance obligations vary widely from state to state, all require a minimum of liability coverage to protect innocent victims from harm. Unfortunately, not all vehicle owners adhere to the laws of their state.

Car insurance is not a luxury, it is a necessity. It can save you thousands, perhaps even hundreds of thousands of dollars, should you ever be involved in a car accident. Most insurance companies offer monthly payment plans, making it easier on your budget. Premiums are based on many factors including your age, sex, driving record, credit history, and the type of vehicle you drive. If you have multiple speeding tickets, or have been involved in multiple accidents, you will likely pay a much higher premium.

Do you have the right coverage to protect your family? If you need help determining if you are carrying adequate car insurance, [Ask Wes!](#) Call for an appointment for Wes to review your policy. If he thinks changes should be made to provide better coverage, he will make his recommendations.

Source—www.carinsurancerates.com