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## Stay safe on the slopes this winter



Skiing and snowboarding are both excellent outdoor activities during the cold winter months, but these sports are inherently dangerous. They are done at great speed and require a lot of skill, so being prepared is essential for safety.

Most states with ski industries have laws enacted to protect resorts from being sued for injuries that are an inherent risk of participation in the sport, such as skier collision, failure to ski or board at your ability level, and skiing outside of designated areas. This isn't to say that ski resorts can't be held liable for faulty rental equipment, chairlift malfunctions, and resort areas off the slopes.

With dangerous sports like skiing and snowboarding, it's best to minimize the risks. Always wear a properly fitted safety helmet; goggles that protect your eyes from the sun, flying snow and ice, and the cold; and check your bindings to be sure that they work properly. Also, protect your skin and body from the elements by wearing winter-

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weather, water-resistant clothes, and sunblock on exposed skin.

***Here are suggestions for staying safe on the slopes from the National Ski Areas Association:***

- Always stay in control so you are able to stop when you need to, or to avoid other people or objects.
- People ahead of you have the right of way; it is your responsibility to avoid them.
- You must not stop where you obstruct a trail or are not visible from above.
- Whenever starting downhill or merging onto a trail, look uphill and yield to others.
- Always use devices to help prevent runaway skis, poles, and boards.
- Observe all posted signs and warnings; keep off closed trails and out of closed areas.
- Prior to using a lift, know how to load, ride, and unload safely.

### **Can you be forced to sue your family?**



Recently, the story of an aunt who sued her nephew for breaking her wrist during a leap-into-the-arms hug angered the public. How could she sue her 8-year-old nephew? Was she heartless? Digging for gold? Actually, she was probably forced to sue the boy by her insurance company - a fact

that barely made headlines.

Can an insurance company force you to sue your spouse or other relative? It may surprise you to know that people have to name their spouse and other relatives in lawsuits if they want their medical bills from an accident caused by that person to be covered. For example, in the case above, the aunt (her "nephew" is actually the son of a cousin) incurred \$127,000 in medical bills (a combination of past and future costs) from her broken wrist. Since the boy's overzealous hug caused the accident, the boy's parents' insurance company was asked to pay. The insurance company offered \$1 in compensation. In order to get the insurance company to cover her medical bills, the aunt had to seek judgment against the boy for reckless behavior.

But couldn't she just have her medical insurance pay the claim and forget it? Many medical insurers have subrogation provisions, which means that they recover their payouts by seeking reimbursement from parties who cause an injury. In all likelihood, the aunt was acting according to law and was made out to be a villain by the media and public alike.

### **Most drivers admit to dangerous driving behaviors**



About 87 percent of drivers engaged in at least one risky behavior while behind the wheel within the past month, according to the latest

research by the AAA Foundation for Traffic Safety. In a recent news release about the study, the foundation said that these unsafe behaviors include driving while distracted, impaired, or drowsy; speeding; running red lights; or not wearing a seatbelt. Nearly 33,000 Americans died in car crashes in 2014.

"The vast majority of motorists believe they are more careful than others on the road, though most of them are not making safe decisions while behind the wheel," said Peter Kissinger, president and CEO of the AAA Foundation for Traffic Safety. "We're asking every driver to make responsible decisions to make the roads safer for everyone."

In addition to driving habits, survey participants were asked about their personal experiences with vehicle accidents. It found that one in three drivers have had a friend or relative seriously injured or killed in a crash, and one in five has been involved in a crash that was serious enough for someone to go to the hospital.

The survey data are from a sample of 2,442 licensed drivers ages 16 and older who reported driving in the past 30 days. The AAA Foundation issued its first Traffic Safety Culture Index in 2008, and the latest report is online at [www.AAAFoundation.org](http://www.AAAFoundation.org).

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