



Larson Law Newsletter

October 2026



"In October any wonderful unexpected thing might be possible."

-Elizabeth George Speare



Your own auto insurance may be one of your most important protections after a serious accident.

Many drivers assume that if another driver causes a crash, that driver's insurance will cover their injuries and losses. Unfortunately, that is not always the case. Some drivers have **no insurance**, while others carry liability limits that may not be enough to cover the full extent of the injuries and damages they cause.

That is why it is important to know what coverage **you** have.

Uninsured Motorist (UM) Coverage can provide protection when you are injured by a driver who does not have liability insurance. In certain circumstances, UM coverage can also apply when the at-fault driver cannot be identified, such as in a qualifying hit-and-run accident.

Underinsured Motorist (UIM) Coverage is different. It may provide additional protection when the at-fault driver has insurance, but their liability limits are not sufficient to fully compensate you for your injuries and damages.

Why Should You Check Your Policy?

In Utah, UM and UIM are **separate coverages**, with separate limits. They are not automatically combined.

Take a few minutes to look at your auto insurance declarations page and check:

- **Bodily Injury Liability Limits**
- **Uninsured Motorist (UM) Limits**

- **Underinsured Motorist (UIM) Limits**
- Whether UM or UIM coverage has been rejected or reduced
- Whether the coverage limits are adequate for you and your family

For example, having \$100,000 in liability coverage does not necessarily mean you have \$100,000 in UM or UIM coverage. Your policy should be reviewed to determine exactly what coverage you have.

The best time to find out what your insurance covers is before an accident happens—not after.

At Larson Law, we encourage everyone to review their insurance coverage annually and talk with their insurance professional about whether their UM and UIM coverage provides the protection they want.

A few minutes reviewing your policy today could make a significant difference if you are ever seriously injured by an uninsured or underinsured driver.



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We Want to Hear From You!

Unlike many law firms, **we actually want you to call us** and keep us updated on your case!

If it's been more than 30 days since we last spoke—please reach out. Staying in touch helps us serve you better and make sure nothing slips through the cracks.

Here's what we need to know:

- ✓ **Any updates on your recovery, care, or treatment**
- ✓ **If you've seen a new doctor**
- ✓ **If you've had new imaging like X-rays or MRIs**
- ✓ **If your health insurance has changed**
- ✓ **If your doctor says you've completed treatment**
- ✓ **If you're feeling frustrated with your recovery process**

We're here to guide you through this—but **we need your help** staying informed.

Call us. Email us. Let's talk.

We're your team, and communication is key.



 Bring Your Ghosts & Goblins!

Halloween is just around the corner, and we'd love to see our friends, clients, and community partners at the **Larson Law office!**

 **Stop by anytime this month and pick up a Halloween treat!** 

Whether you're in the neighborhood or just passing by, come say hello, grab a treat, and let us add a little Halloween fun to your day!

We hope to see you soon—and don't forget your ghosts and goblins!





The Most Important Steps to Recovery After an Auto Accident

An auto accident can turn your life upside down in an instant. While every accident and recovery is different, taking the right steps early can help protect your health, your well-being, and your legal claim.

1. Put Your Health First

Even if you feel okay immediately after an accident, some injuries and symptoms may not appear until hours or days later. Follow up with your healthcare provider and pay attention to changes in pain, mobility, headaches, sleep, or other symptoms.

2. Follow Your Treatment Plan

If your healthcare provider recommends treatment, therapy, follow-up appointments, or home exercises, do your best to follow those recommendations. Keep your appointments and communicate with your providers if your symptoms change or you are having difficulty with treatment.

3. Keep Track of Your Symptoms

It can be helpful to keep a simple record of how you are feeling throughout your recovery. Note your pain levels, physical limitations, sleep difficulties, headaches, or other symptoms and how they affect your daily activities.

4. Keep Your Medical Appointments

Your medical records help document your recovery. If you need to cancel or reschedule an appointment, communicate with your provider and make arrangements to continue your care.

5. Follow Your Doctor's Restrictions

If you have been given restrictions regarding work, driving, lifting, exercise, or other activities, take them seriously. Your recovery should be your priority.

6. Be Careful When Speaking With Insurance Companies

After an accident, insurance companies may contact you for information about the collision or your injuries. If you are represented by an attorney, direct insurance company communications to your attorney and avoid giving recorded statements or discussing the extent of your injuries without first getting legal guidance.

7. Keep Your Attorney Updated

Let your attorney's office know about significant changes in your treatment, new

providers, new symptoms, missed work, or other developments related to your accident. Keeping your legal team informed allows them to better understand your recovery.

8. Be Patient With the Process

Recovery does not always happen as quickly as we would like. Some injuries take time, and everyone's recovery is different. Give yourself time to heal and focus on following your healthcare providers' recommendations.

Remember: Your Recovery Comes First

After an accident, it is easy to become overwhelmed by medical appointments, insurance questions, vehicle repairs, and everything else that comes with a collision. Take things one step at a time.

Your health and recovery should be the priority. The paperwork and insurance issues can be addressed along the way.

We are here to help our clients navigate the process while they focus on getting better.

October Recipe: **Cozy Chicken & Wild Rice Soup**

As the weather cools down, there's nothing better than a warm bowl of homemade soup! This easy chicken and wild rice soup is comforting, hearty, and perfect for a cozy October evening.

Ingredients:

- 2 tablespoons butter
 - 1 small onion, diced
 - 2 carrots, chopped
 - 2 celery stalks, chopped
 - 2 cloves garlic, minced
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- 6 cups chicken broth
- 1 cup uncooked wild rice blend
- 2 cups cooked, shredded chicken
- 1 teaspoon dried thyme
- ½ teaspoon dried rosemary
- Salt and pepper to taste
- 1 cup half-and-half or heavy cream
- 2 tablespoons fresh parsley, chopped

Directions:

1. Melt butter in a large pot over medium heat. Add onion, carrots, and celery and cook for 5–7 minutes, until softened.
2. Add garlic and cook for another minute.
3. Stir in chicken broth, wild rice, thyme, rosemary, salt, and pepper. Bring to a boil.
4. Reduce heat, cover, and simmer for about 40–45 minutes, or until the rice is tender.
5. Stir in the cooked chicken and half-and-half. Simmer for another 5 minutes.
6. Sprinkle with fresh parsley and serve warm.

 Larson Law Tip:

Make a big batch and enjoy leftovers throughout the week.
It's the perfect comfort food after a busy fall day!

Wishing you a warm, cozy, and safe October from all of us at Larson Law! 



We are truly grateful for the trust you place in us to handle your personal injury needs. Your referrals mean the world to us—they are the highest compliment we can receive.

If you know someone who could benefit from experienced legal support after an accident, we're here to help them get the care and compensation they deserve. Rest assured, we'll treat them with the same dedication and respect we've shown you.

Thank you for your confidence in us!

Did you know Larson Law has Facebook Pages, Instagram, TikTok and more!

Click icon links below to follow our pages!

We'd love for you to join and like our pages!

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