



Don't Text Your Savings Away

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On Jan. 1, 2010, Illinois is joining more than 20 other states that have passed laws that prohibit texting while driving.

So why is this important to your business or estate plan? In two words: **Asset Protection**. If you or your employee should get into an accident while texting, a violation of this law could provide the basis for liability in a civil action, and the damages could exceed your insurance limits or the act of texting could negate your coverage. As a result, your business or estate could be at risk if you don't act to prevent texting in your vehicles.

Business owners, professionals, individuals with substantial assets, families with teenage drivers and others need to observe the statute carefully and develop an asset protection plan to ensure that a bad habit of texting (or any other kind of bad action) does not have devastating results.

Look for our workshops on asset protection in 2010 at <http://www.jckpc.com/asset-protection> and check out our asset protection services at <http://www.jckpc.com/asset-protection>

More details on the new law for those who are interested:

This new law prohibits while driving the use of ANY electronic communication device to compose, send or read electronic messages. Such devices include: wireless phones; personal digital assistants; or portable computers.

Navigation or global positioning systems built into the vehicle are excluded, as are messages in commercial vehicles displayed on permanently installed screens (as in FedEx trucks). Motorists using hands free devices, reporting emergencies, and pulled over on roadways or stopped in traffic may also be exempt under the statute, depending on the facts of the situation.