

# ARONBERG & Kouser, P.A.

*Attorneys At Law*

Cherry Hill • Philadelphia • Somers Point

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Highlights of Legal News & Information

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## Do You Have Enough Uninsured Motorist Insurance?

**A**uto accidents involving drivers who have little or no insurance are common. According to insurance industry statistics, nearly 15% of all drivers do not carry insurance. In some states, the percentage of uninsured drivers is as high as 25%. People who are in an accident with a driver who has little or no insurance are often shocked to learn they will recover little money (often none) for their injuries and

losses. Fortunately, there is an easy and inexpensive way for you to help avoid this tragic situation — have enough uninsured and underinsured motorist insurance. Here is a brief explanation of each.

### Uninsured Motorist Insurance

This protects you if a person who causes an accident and injures you has no insurance or is a hit-and-run driver. It lets you collect

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## Your Rights If Hurt On The Job

**O**n the job injuries are common. If you have an injury or illness from your job, you may be entitled to money under workers' compensation laws. The injury may be from a single act (like getting hurt in a fall or getting in a car accident while making deliveries) or it may be from exposure to activities at work (like hurting your wrist from doing the same motion constantly or hearing loss from constant loud noise).

Workers' compensation laws help make sure injured workers have money to care for themselves and their families while they are out of work. They also help injured workers get well. Almost all busi-

nesses are subject to workers' compensation laws.

### Benefits You May Receive

The heart of the workers' compensation laws is the benefits they provide to injured workers. The employer, not the worker, pays for these benefits. There are different kinds of workers' compensation benefits. The type and seriousness of your injury determines which you can receive.

The main types of workers' compensation benefits are:

- Medical care. These pay for medical treatment needed to restore you to good health and can include

*continued on page 3*



## Do You Have Enough Uninsured Motorist Insurance?, *continued*

money from your own insurance company for your injuries and losses, including your medical expenses and lost wages.

To benefit from this valuable protection, you must have it as part of your auto insurance policy. Uninsured motorist insurance can be one of the best auto coverages you buy, as it can provide a great deal of protection usually at a low cost. Without uninsured motorist insurance, if you are in an accident with an uninsured or hit and run driver, your chances of recovering money for your injuries and losses are usually very low.



enough insurance to pay for all your injuries and losses. For example, he or she may carry only the minimum amount of insurance required by law, but it may not cover all your injuries and losses.

Your underinsured motorist insurance will protect you so that you will be fully compensated for your injuries and losses (up to the amount of your coverage).

Underinsured motorist coverage also must be part of your own auto insurance policy. It is also usually inexpensive and can make the difference between being fully compensated for your accident injuries and losses or not receiving enough money and bearing a large portion of the losses yourself.

The worst time to find out you don't have the right automobile insurance is after an accident. So take a moment and review your auto insurance policies to make sure you have enough uninsured and underinsured motorist insurance. You will be glad you did, and can have the peace of mind knowing that you are protected in case of an accident with an uninsured, underinsured or hit-and-run driver. And if you are in such an accident and want to make a claim under your insurance policy, call us. Uninsured and underinsured motorist insurance claims can be complex, and rules can vary between states about how these claims are made. We will help make sure the proper steps are taken and that you receive all the compensation you are entitled to obtain under your automobile insurance policy.

### Underinsured Motorist Insurance

This protects you if a driver injures you and does not have

## Giving Back To The Community

**It is our goal to educate the general public concerning their rights and duties under the law. We view this goal as a way to give back to the community by helping to make our family of clients knowledgeable in all aspects of legal responsibility and protection of their families.**

**If you have an interest in having our Attorneys discuss your legal rights and host a FREE seminar for your Union Local, Civic Group or Organization please contact our Administrator Cathy Schaefer. Topics we can cover include:**

- **Automobile insurance coverages**
- **Workers' compensation rights**
- **Laws of negligence claims**
- **Benefits of wills, living wills, powers of attorney and other vital estate planning documents**
- **Real estate purchases**

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## Thank You For Your Referrals

Our firm receives many new clients as a result of referrals from clients and other friends of our firm. We would like to thank everyone who refers friends and family to our firm. We appreciate the trust and confidence you show in us by making these referrals.

Thank you for recommending us when someone you know needs legal help. We welcome and continue to encourage referrals, and we will strive to provide top quality legal service to everyone you refer.

**Aronberg & Kouser, P.A.**

## CNN Investigation Exposes How Insurers Mistreat Accident Victims

**T**wo CNN reporters did an 18-month investigation of how insurers handle car accident claims. Their findings were troubling, but no surprise to anyone victimized by insurance industry tactics.

The report focused on common types of car accidents — fender benders that cause moderate damage and injuries to the victim's soft tissue, which are hard to show by medical exam or x-ray. The report found that insurance companies often:

- Delay handling your claim.
- Deny that you were hurt.

- Cost you money by forcing you to go to court.

The reporters even obtained an insurance company's training manual which told claims adjusters

***Don't be a victim of unfair insurance company practices.***

to try to force small settlements.

A former adjuster told CNN she used these tactics, sometimes offering poor victims as little as just \$50. The adjuster knew poor people would take small settlements, fearing otherwise they'd get

nothing. An ex-insurance company lawyer admitted the company's strategy was to make fighting the company so costly and time-consuming that even lawyers would not be willing to fight for clients

According to the CNN report, these tactics have forced accident victims to settle and walk away from billions of dollars, letting insurers keep these amounts.

Another former employee told the CNN reporters that insurance companies profit from using these practices; that the profits are good and as long as the public lets this

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### Your Rights If Hurt On The Job, *continued*

doctors' bills, hospital costs, prescriptions and other necessary care.

- Temporary disability. You may receive ongoing wages if a doctor finds that you cannot do your usual job while recovering.
- Permanent disability. If a doctor says you will always be limited in the function of your injured body part, you may receive permanent disability benefits.
- Death benefits. When a worker dies from a job, certain family members may receive death benefits.

#### **What To Do If You Are Hurt**

If you suffer a work injury or illness, to help make sure you receive all workers' compensation benefits:

- Report the injury to your employer promptly. The law sets time limits for workers to notify employers. Any delay could cut your benefits.
- Fill out a claim form. Employers must notify injured workers of their eligibility to receive workers'

compensation benefits and provide a claim form.

#### **How We Can Help**

Disputes over workers' compensation benefits are common. Disputes may arise over your right to receive benefits or the amount, and may have to be decided by a workers' compensation judge.

We can help you in many ways if you are hurt on the job. We will inform you about your rights and benefits you can receive, help file your claim, and help make sure you receive all benefits. If a case must be filed, we will prepare it and represent you in hearings before a workers' compensation judge.

#### **Conclusion**

If you suffer a work injury or illness, you are entitled to workers' compensation benefits. These can be vital in providing for your



### Facts About Workers' Compensation Benefits

- You can recover benefits if you are injured on the job or suffer a work-related illness.
- You are not responsible for the cost of medical treatment. Your medical bills are to be sent directly to the insurance carrier, or to the employer if self-insured.
- You can recover benefits even if you are at fault for the injury.

medical care and for the general care of you and your family while you are out of work. Call us to find out about your right to receive these benefits. There are complex rules about benefits you may receive and procedures for obtaining them. Call as soon as possible so you don't risk losing benefits because you waited.

**CNN Investigation,**

*continued*

occur, insurance companies will get richer and people will not get fair and reasonable settlements.

Insurance companies naturally deny using these tactics. But many people feel they have been victimized twice. First in a car or other accident. Then when a claim is submitted and the insurer wrongly delays and denies the claim, offers only low-ball settlements, and runs up the victim's cost by forcing the claim to court. CNN's report tends to show this is true.

Don't be a victim of unfair insurance company practices. After a car accident, call us to learn about your rights to make a claim and fair value of your claim. Getting a lawyer's help with your insurance claim can help you get a larger and faster settlement. If the insurance company won't make a fair settlement, we can advise you on your rights to pursue a claim.

**How To Use Anti-Lock Brakes**

Anti-lock brakes, which prevent wheels from locking during braking, are an important safety feature. They give drivers more control of cars during emergency braking situations, and in many cases help cars stop in a shorter distance, especially on wet roads. Having a car with anti-lock brakes is a good way to help reduce the chance of accidents.



Anti-lock brakes work best when used right.

In a sudden stop with a vehicle that doesn't have anti-lock brakes, drivers must manually pump the brakes to prevent the wheels from locking. If your car has anti-lock brakes, don't pump them, as anti-lock brakes do their own pumping (some systems pump the brakes automatically as many as 15 times per second). Instead, keep your foot firmly planted on the brake pedal and steer the car to safety. When the anti-lock brakes are activated, the brake pedal may vibrate and the brakes may make a noise. This means your anti-lock brakes are working. It is important not to take your foot off the brake pedal when you hear noise or feel pulsations, but instead continue to apply firm pressure.

If you are unsure if your car has anti-lock brakes, consult your car owner's manual. It is also wise to check the manual for more details regarding the proper use of your anti-lock brakes.

*Seasons Greetings*

*And Best Wishes For A Happy & Healthy 2009*

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