

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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Free Consultation

Nursing Home Abuse

Malpractice

Auto Accidents

Slip and Falls

Product Injuries

Work Injuries

Social Security Matters

Municipal Courts

Criminal Matters/DWI/DUI

Wills/Living Wills

Real Estate

Traffic Violations

Cherry Hill

430 Route 70 West • Cherry Hill, NJ

Somers Point

599 Shore Road • Somers Point, NJ

Philadelphia

1515 Market St., Ste. 1520 • Phila., PA

Tips For Lowering The Cost Of Your Car Insurance

It's a common complaint – “My auto insurance costs too much!” But it may not have to be that way. There are several easy steps you can take to save money on your car insurance. Here are tips.

Compare rates from many companies. Rates for the same coverage vary between insurance companies, so shop around for low rates (some states regulate rates, so prices won't differ).

There are many ways to shop

around. Call companies directly for prices or get quotes from their websites. Ask your friends and co-workers for recommendations. Also check consumer magazines and consumer organizations. In addition, many state insurance departments provide rate comparisons on the internet, making it easy to get a good idea which companies may be best suited for you.

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No Recovery, No Fee: How Accident Victims Are Charged

Many accident victims don't make a claim because they think they can't afford the legal fees. It's important to remember that most personal injury claims are handled on a contingent fee. This means the legal fee is paid from the recovery. If there's no recovery, there's no legal fee (there may, however, be court and other costs).

Contingent legal fees provide many benefits to accident victims. They:

- Allow accident victims who have a good case to get a lawyer's help

and obtain access to our legal system regardless of how wealthy they are. To enforce their rights, accident victims often have to make claims against big businesses, product manufacturers and large insurance companies. Without contingent fees, it would be hard for most accident victims to make claims against these big corporations and recover compensation from them.

- Provide strong incentive for your lawyer to get the maximum recovery for you. Lawyers are professionals who will work hard for you and

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Legal Briefs



Aronberg & Kouser Helps Stop Eviction Proceedings Against Woman

Earlier this year, a long time client of the firm came into the office nervous and uncertain. Her landlord had started eviction proceedings against her because she kept a dog in her residence in violation of the property's no dog policy. She was distraught about the prospect of eviction and could not fathom the idea of giving up her dog.

Having known this client for a long time, we were aware that she suffers from anxiety, panic disorder and chronic pain. It was obvious to us that the companionship of a dog did a lot to alleviate her daily suffering and it occurred to us that her doctor would probably agree. As expected, the client's doctor thought that her dog provided a therapeutic benefit and was of immense importance to her emotional well being.

The Fair Housing Act requires that a landlord make reasonable accommodations in rules, policies, practices or services if necessary for a disabled person to use and enjoy a dwelling. This law is not limited to service animals as defined in the Americans with Disabilities Act.

Based on the Fair Housing Act and the opinion of our client's doctor, we were able to persuade her landlord to stop the eviction proceedings. She was also allowed to keep her dog. Our client could not have been more pleased with this outcome.

The gratitude of this client reminds us why we, as lawyers, do what we do. At Aronberg & Kouser, we strive to deliver excellent service by using our knowledge, experience and creativity to achieve the best results for our clients. We are thrilled that we were able to help her and honored that she came to us to help solve a difficult problem.

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 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 and other estate planning documents
- Real estate purchases

No Recovery, No Fee,

continued

fight to enforce your rights. By having a stake in the outcome of your case, your lawyer is even more motivated to get you the maximum compensation.

- Strengthen your position dealing with insurance companies. Insurance companies have teams of adjusters and lawyers working to lower payouts to accident victims. By having a lawyer on your side who is experienced dealing with insurance companies and knows the things they do to try to reduce accident compensation, you're in a much stronger position and more likely to receive a higher recovery.

Thanks to contingent legal fees, you can get the help of a qualified and experienced lawyer after an accident, even if you think you could not otherwise afford to hire one for other matters.



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.

Aronberg & Kouser: Recent Settlements

We prepare every case as if it were to proceed to trial; here are some settlements, those that are not confidential, that our Attorneys have been able to recently obtain:

■ **\$535,000** for a young man who slipped and fell in a well known chain store; there were no witnesses or security cameras. We were able to piece together evidence of the fall and the negligence of the store. Our client underwent three surgeries to his spine, and is back to work at his trade today.

■ **\$475,000** for an elderly woman who suffered falls and broken bones in a nursing home, and we

were able to uncover proof that she was dropped by a careless aide.

■ **\$400,000** for the surviving child of young woman who died of an infection just weeks after a complicated delivery of her healthy baby boy.

■ **\$370,000** for our client for the negligence of a driver who suddenly pulled out on the highway, causing permanent and serious injuries; our client is back to work today.

■ **\$325,000** for a very elderly woman who was neglected and ignored in a nursing home, which we were able to prove by many depositions of personnel and

family.

■ **\$250,000** for an older man, who suffered a now healed bed sore, due to improper and careless staff at a nursing home after surgery.

■ **\$150,000** for an older woman who was caused to fall and break her leg on a transit train when it lurched forward from the station.

Disclaimer: These results are not a reflection of value of any new case or claim, as each case must be measured on its own merits; we illustrate these just to point out a sampling of our results in the immediate past few months.

Lowering The Cost Of Your Car Insurance, *continued*

Increase the deductible.

Deductibles are the loss you pay before the insurance company pays. Raising “collision” and “comprehensive” deductibles can lower the cost of insurance. “Collision” covers damage to your car in an accident, and “comprehensive” covers damage to your car from fire or theft. If you have an older car that has lost value, consider raising the deductible for collision and comprehensive.



Consider the car. Car models that are stolen more or that have bad safety records cost more to insure. The National Highway Traffic Safety Administration’s web site (www.nhtsa.gov) lists safety information on many cars.

Take advantage of available discounts. Discounts available to

drivers vary from company to company, but common are: discounts for cars with safety features like anti-lock brakes, anti-theft features or air bags; discounts for good drivers; discounts for people who work close to home; discounts for insuring more than one vehicle with the same company; and other types of discounts. Ask your insurance agent what discounts are available for your situation.

These are some of the best ways to cut the cost of your auto insurance. When trying to lower the cost of your car insurance, it is vital that you do not eliminate or lower your uninsured and underinsured motorist insurance. These types of insurance are inexpensive and are necessary to protect you in case of an accident with a driver who has

Aronberg & Kouser Welcomes Jeremy Lindemann To The Firm

Jeremy D. Lindemann joined the firm as an associate in 2009. Jeremy is a graduate of the University of Pittsburgh and Widener University School of Law. He has served as a Judicial Law clerk and has been an associate at large regional law firms. Jeremy handles matters involving Personal Injury, Workers’ Compensation and Criminal Defense as well as other areas of practice.

no or too little insurance to pay for your injuries. Without them, you may suffer the same tragedy as that of many other auto accident victims — not being able to recover money for all your injuries.

Safety Tips For The Holidays

The holidays are supposed to be a happy and festive time. But unfortunately, thousands of people are hurt each year in accidents involving holiday products. Many of these accidents are caused by unsafe products or the improper use of holiday items. Here are steps to help avoid injuries and make sure you and your family have a safe and happy holiday season.

Decorations

- Trees. Each year, over 200 home fires are caused by Christmas trees igniting. Many of these fires result in significant property damage and injuries.

To help reduce the chance of a fire, place your tree far from heat sources. Secure large trees to walls or the ceiling with wire to prevent them from falling over. If you use a natural tree, be sure it is fresh. Fresh trees are less of a fire hazard than dry trees. If you buy an artificial tree, look for a statement indicating it is "flame resistant" ("flame resistant" does not mean the tree won't burn – it means only that it will not easily catch fire).



- Lights. Use lights that have been tested for safety. Look for a label showing they are approved by an independent testing lab and follow the manufacturer's instructions for usage. Turn off the lights when you leave the house or go to bed, as they could short and start a fire.

Never use electric lights on a metallic tree, as the tree can become charged with electricity.

- Ornaments and Trimmings. These should be flame resistant. Don't place small or breakable ornaments on lower branches where children can reach them or knock them off and possibly swallow them.

- Candles. December is the peak time of year for home candle fires. To help prevent fires, keep candles away from decorations and other flammable items, and never use lighted candles in or near trees.

Toys

During the holidays, people think of children, and of shopping for toys as holiday gifts. Here are tips to help select safe and suitable toys for children.

- Toys for children of any age



No one expects to be in an accident. But if you are in one, please call us to find out about your rights. We handle all types of personal injury cases, and we will fight to obtain the maximum compensation for your injuries and losses.

Thank you for letting us serve your legal needs.

should not have sharp edges, points or prongs.

- Toys for younger children should not have parts small enough to be stuck in the child's throat, ears or nose.
- For infants, avoid toys with strings that can tangle around the child's neck.
- Look for packaging stating the toy is made of non-toxic materials.
- Electric toys and toys with heating elements can cause electrocutions and burns. These are only for older children.

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