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Highlights of Legal News & Information

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Are You Protected? Tips To Obtain The Proper Auto Insurance

We want all friends of our firm to have the proper insurance coverage in case of an accident. Here are answers to questions about obtaining the proper auto insurance coverage to protect you and your family.

Q. What choices do I have when buying or renewing my auto insurance policy?

A. You must choose either the Standard Policy or Basic Policy.

Q. What is the Basic Policy?

A. The Basic Policy provides minimal coverage and leaves you unpro-

- tected in several key areas:
- It provides you only \$5,000 of property damage liability coverage if a claim is made against you.
 - It gives you only \$15,000 of medical expense benefits (up to \$250,000 for brain or spinal cord injury) if you or a resident family member is injured.
 - It doesn't cover you if you injure someone (though you may choose \$10,000 of coverage for injury to one or more persons in the same accident if a claim is made against you).
 - It doesn't provide any uninsured motorist coverage to protect you and

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Do Not Forget Your Right To Reopen Your Workers' Compensation Claim

By Jeremy Lindemann

If you have ever resolved your New Jersey Workers' Compensation case for a percentage of disability, you have the right to reopen the claim if your condition gets substantially worse. This right begins on the day you settle your case and lasts until two years from the date of the last benefit paid on your claim. If your condition regarding the compensable injury has gotten

worse and you feel that you require additional treatment, it is important that you reopen your claim and seek prior authorization from the insurer-

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**Free Consultation
 No Recovery
 No Fee**

Recovering Compensation If A Dog Bites You

Watching out for dogs that bite is good advice for pet owners and animal lovers alike. If a bite occurs, it's important to know the law about responsibility for the injury, and damages.

Dog bites are common — each year nearly five million Americans are bitten by dogs, with over half the victims being children. Dog bites are one of the top causes of emergency room visits.

Liability For Dog Bites

The old saying that “every dog gets one free bite” was once a correct statement of the law. Owners were liable for the acts of a pet only if it was known to be vicious. The old rule began changing many years ago, at least as to pet dogs.

Some states, including New Jersey and Pennsylvania, passed laws making owners responsi-

ble to anyone bitten by their dog, whether or not it was known to be vicious. Today, most places hold dog owners responsible for damages caused when their dog bites someone. But even this simple rule has exceptions. For example, a dog's



owner may not be liable for injuries the dog inflicts on a person who ignores warnings that the dog is vicious and may bite.

What To Do If A Dog Bites You

If a dog bites you, there are several things to do to protect your rights. Get the owner's name,

address, phone number and insurance company. Also get the names, addresses and phone numbers of witnesses, and make notes on the incident.

See a doctor, even if your injuries seem minor. A doctor will help prevent minor injuries from getting worse and tell you if you need rabies shots.

Call Our Law Firm Promptly

You should call our law firm to learn your rights. As noted above, in most states dog owners are liable for injuries their dog causes unless the victim ignored proper warnings. In many cases, the dog owner's insurance will be your source of compensation. Dog bite victims generally can be compensated for many things, including medical bills, lost wages, pain and suffering, and scarring. It's important to call us promptly, as there are deadlines to make claims.

Your Right To Reopen Your Workers' Compensation Claim,

continued from first page

ance carrier for that treatment. If you go out and get treatment on your own, the insurance company will not be obligated to pay for it.

In addition to treatment, you are also entitled to additional money in the form of an increased permanency award if you can prove that your condition is worse now than it was when you originally settled in court. To get any of these additional benefits, it is important that you reopen your claim within two years of the last benefit paid. Any reopener filed after that time period will be barred by the statute of limitations.

Additional Money and Other Benefits

We have assisted many people with reopening their Workers' Compensation Claims and have obtained additional money, medical treatment and other benefits on their behalf. If you feel that your work injury has gotten worse after settlement, it is important that you contact us immediately.

**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.

We welcome and continue to encourage referrals, and we will strive to provide top quality legal service to everyone you refer.

**Aronberg, Kouser,
Snyder & Lindemann, P.A.
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Tips To Obtain The Proper Auto Insurance, *continued from first page*

your family if the driver who causes the accident is uninsured or insured under a Basic Policy with no bodily injury liability coverage.

SAFE CHOICE — DON'T BUY BASIC.

Q. If I choose the Basic Policy and an injured party sues me for damages, will my insurance company hire a lawyer to defend me?

A. Not if you choose a Basic Policy without bodily injury liability coverage. You'll have to hire a lawyer to defend you at great expense. If you don't do this, you risk having a money judgment entered against you and losing your license and registration.

Q. Should I buy the Basic Policy?

A. NO. It does not adequately protect your assets if you are sued or give you adequate coverage if you are injured by a careless driver. **DO NOT ELECT THE BASIC POLICY.**

Q. What is the Standard Policy?

A. This provides liability coverage if someone makes a claim against you with minimum limits for bodily injury of \$15,000 per person/\$30,000 per accident and property damage of \$5,000. It also provides uninsured motorist coverage with minimum limits of \$15,000 per person/\$30,000 per accident if you or a resident member of your family is injured by a person who is uninsured or has no bodily injury liability coverage.

SAFE CHOICE — CHOOSE THE STANDARD POLICY, AS IT PROVIDES THE BEST COVERAGE TO PROTECT YOUR ASSETS IF SUED AND PROVIDE COMPENSATION TO YOU AND YOUR FAMILY IF YOU'RE INJURED.

Q. Does the Standard Policy cover medical expenses?

A. Yes. It provides medical expense benefits (PIP) coverage which includes medical expenses up to \$250,000 per person per accident.

Automobile Insurance Checklist

| YES | NO | |
|-----|----|---|
| | ✓ | Basic Policy |
| ✓ | | Standard Policy |
| ✓ | | Liability Coverage (A minimum of \$100,000 or the highest limits you can afford up to \$500,000). |
| ✓ | | Uninsured Motorist Coverage (A minimum of \$100,000 or the highest limits you can afford up to \$500,000). |
| ✓ | | Underinsured Motorist Coverage (A minimum of \$100,000 or the highest limits you can afford up to \$500,000). |
| ✓ | | PIP Medical Expense Benefits (\$250,000) |
| | ✓ | PIP Medical Expense Benefits (less than \$250,000) |
| ✓ | | Pre-certification of Medical Treatment |
| ✓ | | No Limitation on Lawsuit Option |
| | ✓ | Limitation on Lawsuit Option |

You may buy less coverage but if you do, you may not have enough insurance for all the treatment you need or to pay all your medical bills.

SAFE CHOICE — BUY \$250,000 OF PIP MEDICAL EXPENSE COVERAGE.

Q. If I am injured, can I make a claim or sue the careless driver who caused the accident?

A. It depends on your policy and injuries. If you buy a Standard Policy, the "tort option" you choose determines if you can make a claim. You must select the "limitation on lawsuit option" or "no limitation on lawsuit option." If you buy a Basic Policy, you're given the "limitation on lawsuit option."

Q. What is the "limitation on lawsuit option"?

A. This limits your right to make a claim for damages or sue a careless driver unless you sustain one of several types of injury, including death, dismemberment, significant disfigurement or permanent injury.

Q. What is the "no limitation on lawsuit option"?

A. This lets you make a claim or sue a careless driver for all personal injuries.

SAFE CHOICE — CHOOSE THE "NO LIMITATION ON LAWSUIT OPTION."

Q. What if I don't buy insurance?

A. New Jersey law requires all vehicle owners to buy insurance. If you don't, you're subject to civil and criminal penalties. Also, if injured while operating an uninsured auto, you can't make a claim or sue the careless driver for economic or non-economic loss, even if you didn't cause the accident.

Q. How can I protect myself and my family if we are sued?

A. A Standard Policy provides liability insurance with minimum limits of \$15,000 per person/\$30,000 per accident if you or your family are sued. You may buy additional coverage to protect your assets.

Q. How can I protect myself and my family if we are injured by an uninsured or hit-and-run driver?

A. A Standard Policy automatically provides coverage for injuries caused by uninsured or hit-and-run drivers in the amount of \$15,000 per person/\$30,000 per accident. You may buy additional coverage up to your liability coverage amount.

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Tips To Obtain The Proper Auto Insurance,

continued

Q. How can I protect myself and my family if we are injured by a careless driver who is insured but has inadequate coverage?

A. The amount of your recovery from that driver may be limited by the amount of liability insurance bought by that driver and the vehicle's owner. However, if you buy a Standard Policy, you can buy underinsured motorist coverage up to the amount of your liability coverage.

Q. How much coverage do you recommend?

A. Most people feel the minimum limits of \$15,000 per person/\$30,000 per accident are inadequate. Many people buy additional coverage up to \$100,000, \$300,000 or \$500,000, single limit.

SAFE CHOICE — BUY LIABILITY COVERAGE WITH SINGLE LIMITS OF AT LEAST \$100,000 OR THE HIGHEST LIMITS YOU CAN AFFORD UP TO \$500,000. ALSO, BUY UNINSURED AND UNDERINSURED MOTORIST COVERAGE WITH THE SAME LIMITS AS YOUR LIABILITY COVERAGE.

Q. Who benefits if I buy a Basic Policy or a Standard Policy with the lawsuit limitation option?

A. Careless drivers who cause accidents, because they may have no legal responsibility for your pain and suffering. The insurance companies who provide coverage for careless drivers will also benefit because they may not have to pay any monetary damages for your injuries.



In Case Of An Accident

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.

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