The Lapidus Law Firm, PLLC

PERSONAL ATTENTION AND DEDICATION THROUGH EVERY PHASE OF THE CASE

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NEWSLETTER

FROM THE DESK OF

Lawrence S. Lapidus

BEST WISHES for a Happy, Healthy & Prosperous 2017

NEW YEAR'S RESOLUTIONS TO PROTECT YOUR FINANCIAL HEALTH

- I will READ the Declaration Page of my Insurance Policy to become knowledgeable about the coverages I do have.
- I will call the sales agent and ask about the costs of increasing my coverages and especially my PIP (for Maryland and DC) and Med-Pay coverages (for VA residents).
- I will not let a stranger who injures me decide how much insurance coverage will be applicable to my injury claim. I will accomplish this by ensuring that my UIM coverage is well above the minimum required by law.
- If injured in a fall in a store or parking lot, I will report the fall to management, take pictures of the area with my cell phone and request an ambulance.
- I will contact The Lapidus Law Firm as soon as possible after an injury caused by negligence.

Call ME if injured!

I CAN HELP!

EMERGENCY NUMBER:

202-578-2237

Will the Insurance Law Work to Your Advantage When a Negligent Driver Damages Your Car?

ANSWER: Sometimes it will. Depending on the circumstances, knowledge of a few concepts will help you to protect your financial interest in your vehicle:

1. Regardless of fault, your insurance carrier will pay for your vehicle repair (or total your car if the repair costs exceed 75% of your vehicle's depreciated value) and collect your deductible from the carrier of the at-fault driver.
2. If you cannot afford to pay the deductible "up front", you can wait for the at-fault driver's insurance company to pay the entire amount of your car damage. This could be a very long wait if the at-fault driver denies negligence and there Is no police report. If your car was damaged by a Metro Bus, a cab or a government vehicle, you will also wait a long time while the liability adjuster 'investigates". There is no law, rule or court case which requires the at-fault driver's carrier to pay for your vehicle repair or to total your car within a specific time frame.
3. HOWEVER, if the at-fault driver ADMITS liability to his carrier or if the police report says the at-fault driver was cited, then that driver's insurance company is likely to pay your vehicle damage promptly.

IF you, your family or friends suffered physical injury and your car or their car was damaged,

CALL ME!
I CAN HELP!

If you, your family or friends are injured, choose an experienced injury attorney whose understanding of insurance claims and court systems can obtain fair and reasonable recoveries.

Call Me for a Free Consultation

DC/VA 202-785-5111
MD 301-605-4296

Attorney Lawrence S. Lapidus was recently selected by his peers for inclusion in ***The Best Lawyers in America© 2017*** in the field of **Personal Injury.**

- Listed in *Who's Who in American Law*, 2011–2016
- Listed in *Best Lawyers in America* 2005–2016
- Selected as a "Top Lawyer" by *Washingtonian* Magazine
- Selected as a "Top Attorney in Maryland" by *Baltimore* Magazine

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If you, a friend, or relative have been injured in an auto accident, I can help. **Call Me** for a Free Consultation

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