

N E W S L E T T E R

FROM THE DESK OF



Lawrence S. Lapidus

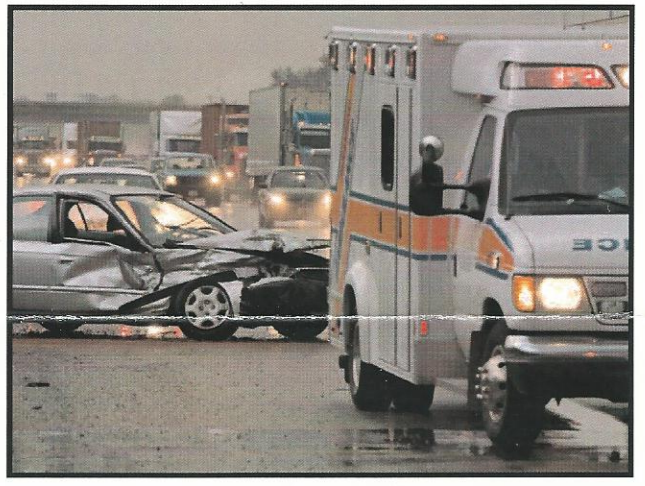
Maryland PIP Coverage --What & How PIP Pays

- Maryland's Insurance Code provides that automobile insurance carriers MUST offer Maryland auto owners personal injury Protection Benefits in a minimum amount of \$2500.
- PIP pays customary & usual Medical Expenses in full and 85% of Lost Wages up to the policy limits which the owner purchased.
- The Lapidus Law Firm collects the PIP due you at no charge.

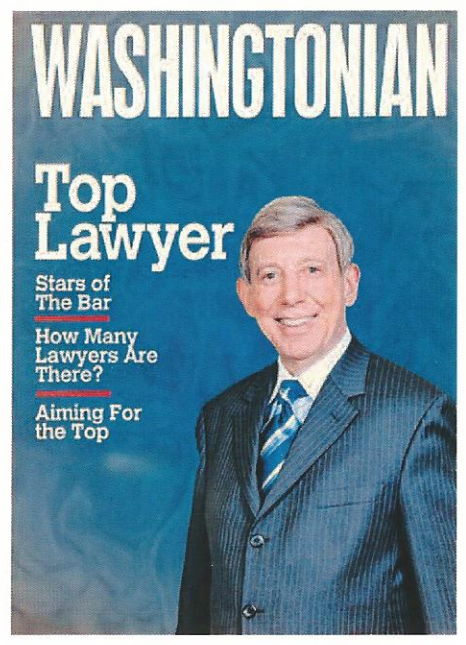
PREPARE YOURSELF FOR THE ROAD

Creating a Plan to Cope with Car Collisions

1. Keep your cell phone readily accessible and a pen and paper handy. Assuming your cell phone takes pictures, take pictures immediately of the license tag number of the at-fault vehicle, the damage to the vehicles and their positions on the road. With permission, take a picture of the at-fault driver. Insist on the police doing a report. If they decline to do so, tell them this is essential to your insurance coverage. When asked how you feel, never say "I am OK" at the scene. Like in criminal law, this statement can and will be used against you. Pain often does not set in immediately. If an ambulance is offered, always accept the offer.



2. Keep warning flares in your trunk. Try to obtain assistance in putting them up. Never act belligerent or angry. If the at-fault driver behaves this way, walk away; do not respond. If your car cannot be moved off the road, stay in the car with your seat-belt on until assistance arrives. If operable, turn on your hazard lights.



3. Seek medical assistance as soon after the collision as possible.

If you, a friend, or relative have been injured in an auto accident, I can help.

Call Me for a

Free Consultation

DC/VA 202-785-5111

MD 301-605-4296