PERSONAL ATTENTION AND DEDICATION THROUGH EVERY PHASE OF THE CASE

llapidus@lapiduslawfirm.com * www.attorneylapidus.com Volume 1, Issue 5

October 2012

FROM THE DESK OF



Lawrence S. Lapidus Maryland and D.C. Law "Tackles" **Redskins** Management

In a previous blog, we reported that the Maryland Court of Appeals has ruled that a player injured in Maryland is entitled to Maryland Workers Compensation Benefits, even though the Redskins train in Virginia and certain management functions are carried out there. In a separate case, the Maryland Court of Appeals has ruled that a player injured anywhere (in this case, New York) could still claim Maryland Workers Compensation Benefits. D. C. Courts, when the Redskins played at RFK Stadium, reached the same result with regard to players injured while playing outside of D.C. -they could still claim and receive D.C. Comp Benefits. This is important to players since Maryland (and formerly D.C.) Workers Compensation Benefits are more beneficial than other jurisdictions. Again, while my firm does not handle workers compensation benefits, we can refer you to the very best lawyers who do this work in all three areas of our Metropolitan Region, --Maryland, D.C. and Virginia, each of which have different law and procedural rules pertaining to these benefits. Again, if you, your family and friends are injured, contact me. I can help.

PLAYING THE ODDS WITH YOUR **AUTOMOBILE INSURANCE COMPANY:**

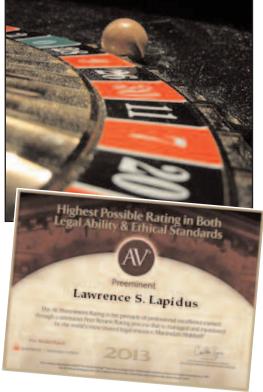
HOW MUCH INSURANCE IS ENOUGH?

while talking on cell phones? How many people drive while fatigued?

In 2010, the most recent year for which auto crash statistics are available from the federal government, there were 5, 419,000 crashes in the United States as measured by police reports on file. Not all accidents result in the police taking reports. Of the crashes where police did take reports, 32,885 people were killed. 13.8% of people who drive have no insurance at all, even though required by state law. The states with the highest uninsured drivers are Florida and Michigan. With hundreds of thousands of people traveling through our area, getting hit by a Florida or Michigan driver is not uncommon. (We have several cases in our office involving Florida drivers, where the minimum insurance is \$10,000). But statistics never tell the

entire story. How many people drive while under the influence of alcohol? How many people drive

How many people are distracted by their children crying in the back seat? How many people are injured while pedestrians or riding bicycles? The bottom line is no one should "play the odds" with the important decisions in life and your auto insurance policy purchase is one of them. Since the chance of injury is random, you need as much insurance as you can afford and then some. Always ask your insurance sales person how much it would cost to go the next level of protection. It may not be as much as you might think.



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