



# 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**

**Do's And Don'ts Following An Auto Accident**

**DO** call the police to the accident scene.

**DO** take cell phone pictures of the damage to the vehicle which struck your vehicle as well as the position of the cars upon impact.

**DO** accept an ambulance if one is offered or suggested to you.

**DO** seek prompt medical attention from a medical doctor in an ER facility or make a prompt appointment with your primary care physician, provided that physician will see you within two days following the accident. If not, go to the nearest ER.

**DO** report your injuries to the police on the scene and follow up with a verbal report to the intake claims department of your insurance company. Record on your cell phone the time and date of the call and the identity of the person you spoke with.

**DO** call me. If the accident happens during non-business hours, call my cell phone: 202-578-2237.

**DO NOT PROVIDE A RECORDED STATEMENT TO ANY ADJUSTER.**

**DO NOT** say you are "okay" or "fine" when asked if you are injured at the accident scene. Virtually everyone who experiences a collision has some type of pain reaction when their body is thrust about suddenly. If you experience pain anywhere in your body, feel "shook up", experience headaches and/or feeling dizzy, let the police and EMS responders know.

### AUTO INSURANCE MYTHS

**Myth 1:** Collision coverage will fully protect me if another vehicle is at fault. **FALSE**  
Insurance companies only pay depreciated value of the damaged vehicle, not replacement value. A vehicle depreciates the minute it is driven off the sales lot, so even if the accident happens as you are driving your new vehicle home, you will not be able to obtain full value for the damage to your vehicle. While "gap coverage" will not cover 100% of the replacement value of your vehicle, it will cover the difference between the depreciated value and what you owe on the car. Unless you paid cash for your vehicle, you should buy gap insurance.

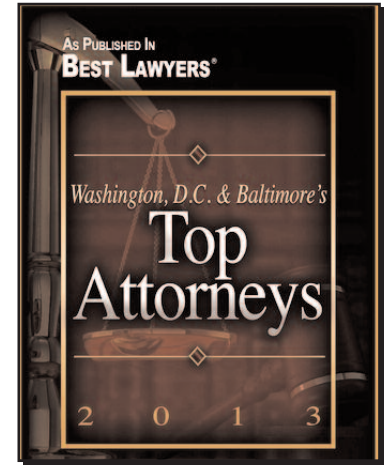
**Myth 2:** If I have health insurance, I do not need PIP or Medical Pay Coverage. **FALSE**  
Many health care providers who treat accident victims will not accept health insurance and depend upon PIP or Medpay coverage. If the insurance coverage is limited however, the settlement may not contain sufficient monies to pay for all medical expenses if the injuries require extensive treatment. Maryland PIP and Virginia Medpay can be helpful in bridging this gap.

**Myth 3:** A police report is admissible as evidence in court, so if the police report is inaccurate, the injured victim cannot win the case. **FALSE**

While accurate police reports are very helpful in negotiating a settlement, such reports are NEVER admissible during the trial of a case.

**Myth 4:** The gross amount of any settlement will depend upon what I paid to the health care provider after health insurance payments are deducted. **FALSE**

Auto insurers base settlement decisions on, among other factors, the total medical charges. They do not consider nor does any jury or court consider what the client or health insurance paid on the medical bills. Financial problems arising from auto collisions may be satisfied by different insurance policies, but vary by specific circumstances and by state and local laws. At the Lapidus Law Firm, we are committed to resolving such problems. If you, a family member, a friend or co-worker are in an accident, call us. We can help.



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**