



The Lapidus Law Firm, PLLC



PERSONAL ATTENTION AND DEDICATION THROUGH EVERY PHASE OF THE CASE

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NEWSLETTER

FROM THE DESK OF



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Questions You Should Ask Your Auto Sales Rep:

- 1. What are my PIP or (for Va. Residents) Med Pay benefits? What amount will it cost me to go to the next level of coverage?**
- 2. Do you have any statistics on the average cost of an ER visit? What are the standard charges for a doctor's office visit? What are the standard charges for 3 weeks of physical therapy?**
- 3. How much will this policy pay for loss of income?**
- 4. What are my UM/UIM insurance Coverages with the Policy You Are Selling Me? (This benefit applies if the at-fault driver has no or inadequate insurance.)**
- 5. If you raise my deductible amount, can I get more protection for the same price I am paying now?**

We do not sell or recommend insurance. We cannot recommend any specific level of minimum coverage because each specific financial situation is different. **WE DO RECOMMEND YOU BUY MORE THAN THE MINIMUM YOUR AGENT WILL OFFER.**

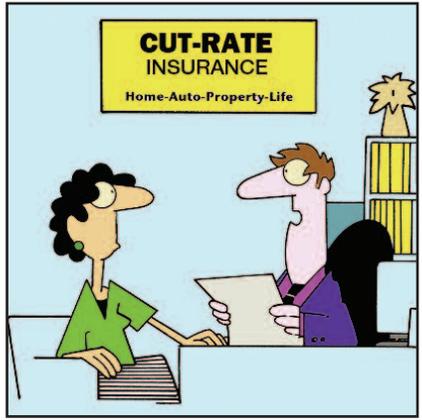
We see so many cases where people have unknowingly bought inadequate coverage without thinking through the consequences of that decision. **NEVER WAIVE PIP OR DECLINE MED-PAY COVERAGE.**

If you are in an accident, **CALL US! We can help!**

PROTECT YOURSELF FROM FINANCIAL PAIN IN THE EVENT OF SUDDEN INJURY

As Americans, most of us are optimistic by nature. However, as much as we would rather think about other things, none of us is immune from **SUDDEN INJURY**. But we can cushion ourselves, at least in part, from financial anxiety if we have adequate coverage and take appropriate action for our medical care following an injury. Here are several ways to lessen financial stress if you are injured:

- 1. Know What Your Auto Insurance Policy Covers:** When you buy it, ask the sales agent questions about coverages and price. Price will increase with the amount of protection you purchase, but raising your protection amount to the next level will be at a small rise in price.
- 2. Buy the Most Amount of No-fault Coverage You Can Afford, But Always More Than The Minimum Offered.** In Maryland and D.C. this is called "PIP" coverage; in Virginia, this coverage is called "Med Pay". The reason you will need much more than the minimum offered is that medical costs are rapidly escalating. We have seen average ER bills throughout our region rapidly rise from less than \$1,000 to far more than that amount. Charges of \$1500-\$2500 are not unusual. Yes, you do need this coverage **EVEN THOUGH** you have health insurance. Here is why: virtually every health insurance company will demand money back out of the settlement for the amounts they paid your medical/ therapy providers, but PIP & Med-pay do **NOT** require pay back out of any settlement.



"When I said you were covered I meant that we would bring you a blanket"

3. Request an Ambulance at the Accident Scene: Taking an ambulance virtually guarantees that the police officer will write a report --- a favorable report is a key element in promptly establishing liability with an insurance company. Often, when there is injury, the victim declines the ambulance so that the injuries on paper are considered by the insurance carriers to be less serious than they really are. If you feel disoriented **OR** if you are experiencing pain, ask for an ambulance: you will need a medical doctor to examine you to ensure that you are properly evaluated and treated.

4. If You Do Not Take An Ambulance From The Accident Scene, Seek Medical Attention As Soon As Possible. Most primary care physicians will not see you without a few days' notice; if that is your case, go to an ER or urgent care facility for medical treatment or seek care from an orthopedic doctor who had experience treating patients who have been injured in auto crashes.

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

If you are injured 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
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