



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

DON'T DEPEND ON THE INSURANCE COVERAGE OF STRANGERS WHO STRIKE YOU OR YOUR VEHICLE WITH THEIR VEHICLE.

The amount you can recover in a Personal Injury Case not only depends on the nature and extent of your injuries, but also on the insurance policy limits of the at-fault driver. YOU MUST HAVE COVERAGE IN YOUR OWN POLICY TO OVERCOME INADEQUATE INSURANCE COVERAGE OF THE AT FAULT DRIVER. While UNDER-INSURANCE (UIM) coverage is standard in every auto insurance policy, the "standard" amount is way too low! So low in fact, that if you take the "standard" coverage for UIM, you will be financially unprotected if hit by a driver with minimum coverage limits. To be reasonably safe, you should have at least \$100,000 OF UIM COVERAGE. THIS IS A RECOMMENDED MINIMUM AMOUNT. However, \$100,000 will NOT be enough to cover all the financial problems caused by injuries that are disabling for a lengthy period of time and/or a surgery requiring hospitalization, and months of lost income. ALWAYS ASK WHAT AMOUNT YOU WOULD HAVE TO PAY TO OBTAIN THE NEXT LEVEL OF UIM AND PIP OR MEDPAY COVERAGE. Do not buy less no-fault coverage, like PIP or Med pay because you have health insurance. With increasing medical costs, you will need all of the insurance you can afford even for the so-called "minor" injuries, which can rapidly escalate into major ones.

If you have questions about UIM coverage, EMAIL ME, I CAN HELP YOU!

**IF YOU, A FRIEND, COLLEAGUE, OR FAMILY MEMBER ARE INJURED IN AN ACCIDENT. CALL ME!
202 785 5111 *11**

BEWARE OF SOCIAL MEDIA IF YOU HAVE A PERSONAL INJURY CASE: SILENCE IS YOUR FRIEND.

If you have a personal injury case, what you write about your accident, your injuries, and your experience on SOCIAL MEDIA such as FACEBOOK, TWITTER, LINKEDIN, etc. can hurt the development of any personal injury claim. Your claim may be harmed because insurance adjusters and insurance defense lawyers carefully scrutinize anything you write about yourself in an attempt to prove that you are not as injured as you claim to be. For example, if you say you are feeling "better" or now feeling "OK", they will use this information against you. Whatever you say about a health care provider may be used against you as well when a personal injury claim is pending **Criticizing your treating physician on Facebook, Twitter, etc. is a kiss of death to your personal injury case!** Moreover, if you publish on the Internet information and/or videos about your personal activities regarding exercise, gym attendance, sports activities, and vacations, the insurance defense attorney will find a way to use this information to undercut the amount of money you would otherwise be able to recover in a settlement. Even publishing information about your Facebook "friends" could turn something very innocent into a nightmare. The reason is that the defense lawyer may contact your "friends" **and ask them what they know about you.** Finally, providing information that you gained from your attorney or any attempt to explain the procedural posture of the case on social media will destroy your attorney-client privilege. YOUR BEST STRATEGY is to remain silent on social media about your injury, accident and impairments. Do not discuss the case with your family, friends or significant others. **Share your thoughts about your recovery and List of Harms with your attorney, LAWRENCE S. LAPIDUS.** With 40 years of LEGAL EXPERIENCE, I know how to use all of the information in your case to your best advantage. If you, a family member, co-worker, or friend is injured due to negligence,



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

CALL ME, I CAN HELP!

(202) 785 5111 * 11

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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