



# 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

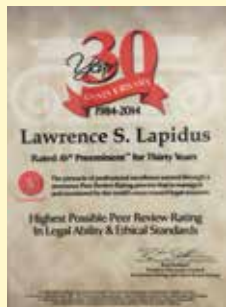
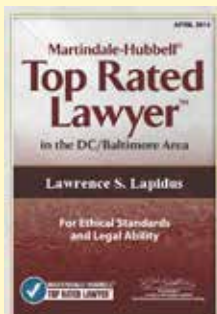
As the Spring Season has arrived now, many of us enjoy the weather by biking. More people who live or

work in DC or within the close in suburbs are biking to work, taking advantage of the new bicycle lanes and parkland paths.

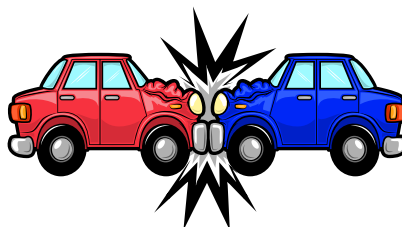
Whenever a car collides with a bicycle, the driver almost ALWAYS claims that the bicyclist caused the collision, even when the facts will not support the denial of fault. The District of Columbia passed a new law last year that clarifies the traffic rules, making it more feasible to obtain fair and reasonable settlements for injured bicyclists. Injuries received due to a collision caused by a car driver to a bicyclist are likely to be more severe than those injuries received as a result of a car colliding with another car. Bicyclists are more vulnerable to head and brain injuries which is why helmets are required by law. Arm, shoulder, leg, knee and ankle injuries are also common from bicycle-car collisions.

**If you, your family or friends are struck by a car or while riding a bike**

**CALL ME! I CAN HELP!  
202-785-5111**



### Automobile Liability Insurance: Are You Relying on the Insurance Coverage of a Stranger Without Realizing It?



The Insurance Codes of Maryland, D.C. and Virginia require that every auto policy sold in their jurisdictions must contain underinsurance and uninsured coverage in certain minimum amounts—\$30,000 in Maryland; \$25,000 in D.C. and Virginia. "Underinsurance" means that if the "stranger" who caused your injuries has purchased only these minimum amounts, that

driver will not be able to compensate you for any injury and financial loss that exceed those amounts. Most people realize that medical costs escalate every year and are expensive, but **because most of us do not have to pay those costs out of our own pocket, we don't realize how rapidly these costs can escalate.** Nor do most people realize that in this entire region, the law requires your insurance company to deduct the policy limits of your underinsurance coverage from the policy limits in the at-fault driver's policy. Hence, if you have only minimum underinsurance coverage and the at-fault driver has the minimum amount, you will end up with NO underinsurance coverage!

A recent case I handled (the facts have been changed to protect my client's privacy) is a prime example of how inadequate underinsurance coverage works in reality. A client only had \$30,000 worth of coverage on her vehicle. The at-fault vehicle only had \$30,000. The hospital bill—due to a limb being crushed in the accident—exceeded \$75,000. The insurance carrier involved made no settlement offer and demanded a jury trial. The jury awarded nearly \$200,000 but we could only recover \$30,000 because all the at-fault driver had was the minimum coverage required in Maryland. My client only had the minimum (\$30,000) which was then deducted from the \$30,000 from the negligent driver's policy, leaving my client with only \$30,000 to collect. Fortunately, I persuaded the hospital to vastly reduce its bill, so my client was able to recover a significant portion of the \$30,000. If she had more underinsurance coverage, she would have recovered a significantly greater amount. My advice based on this case and many similar cases: **BUY MORE THAN THE MINIMUM AMOUNT OF INSURANCE REQUIRED BY LAW!!**

So look at your policy, see what coverage you have for "UIM" and think about how much you would need if you had to miss work for several weeks or even months and were hospitalized and/or needed therapy. If you have concerns about your coverage, email me. We do not sell insurance or even recommend insurance agents, nor are we going to recommend any specific amounts of coverage: our only purpose would be to encourage the purchase of adequate insurance protection through providing information so you may make an informed decision.

**If you, your family or friends are in an accident,  
CALL ME IMMEDIATELY!  
I CAN HELP!**



If you, your family or friends are injured, choose an experienced injury attorney whose understanding of insurance claims and court systems can obtain fair and reasonable recoveries.

**Call Me for a Free Consultation  
DC/VA 202-785-5111  
MD 301-605-4296**