

# CP CORRADINO & PAPA, LLC

## NEWSLETTER

VOLUME 3, ISSUE 2

*Season's Greetings*

WINTER 2013



### Your Biggest Accident Could Be Your Choice of Attorney!

Corradino & Papa, LLC is a law firm with almost six decades of experience. Our New Jersey injury lawyers represent clients in most types of accidents caused by the negligence of others. Whether you need help with car accidents or other types of accidents, our personal injury lawyers are effective advocates to help ensure you receive fair treatment in an insurance claim, an out-of-court settlement, or a jury trial. For a complete list of our practice areas, visit our website: [www.CorradinoandPapa.com](http://www.CorradinoandPapa.com).

(Standing L-R) Henry P. Apryas, Michael R. Sucic, C. Kevin Grim, Jr., Francis J. Sweeney III, Joseph A. Capo, Timothy J. Fonseca, Peter J. DeFrank  
(Sitting L-R) Jack Vincent Corradino, Robert C. Papa, Jr.

#### JACK CORRADINO

Mr. Corradino has extensive experience in the field of Personal Injury Law. His focus is on motor vehicle accidents, work accidents, slip and falls, product liability, dog bites and medical malpractice. After graduating *Cum Laude* from Seton Hall and graduating Widener School of Law (1996) with honors, (and in 1995, the Moe Levine Trial Advocacy Honor Society), Mr. Corradino served as the law clerk for the Honorable Judge Robert Passero. Mr. Corradino is licensed to practice law in the State of New Jersey, the U.S. District Court of New Jersey, State of New York, Bar of the District of Columbia Court of Appeals, and the United States Federal Court. Jack is now certified by the Supreme Court of New Jersey as a Certified Civil Trial Attorney. He has been named to both the Million Dollar Advocates Forum and the Multi-Million Dollar Advocates Forum.



#### ROBERT C. PAPA, JR.

Mr. Papa concentrates on personal injury matters including motor vehicle accidents, workers' compensation, slip and falls, dog bites, and no-fault arbitrations. Mr. Papa attended the University of Maryland for his undergraduate studies and Seton Hall School of Law for his juris doctorate. After graduating from Seton Hall, Mr. Papa served as a law clerk to the Honorable Judge Joseph F. Scancarella, the former presiding judge of the Civil Division in Passaic County. Mr. Papa is a member of the Passaic County Bar Association, the New Jersey Bar Association, and the American Association for Justice-New Jersey. Mr. Papa is also a member of the District XI Ethics Committee of the Supreme Court of New Jersey.



**Corradino & Papa, LLC**  
*A Personal Injury Law Firm*

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# What you MUST know about the New Jersey Automobile Insurance Laws

**Yes**, auto insurance is **required** in New Jersey. As a New Jersey driver, whether you are buying a new insurance policy or renewing your current policy, you must make many decisions about what coverage you need and how much you can pay. As with any major purchase, you need to understand the product before you buy it. Use the tools enclosed in this dedicated newsletter (provided by Corradino & Papa) to help you shop for the coverage that best suits your needs.

## Find An Approved Auto Insurer

The NJ Department Banking and Insurance website ([www.state.nj.us](http://www.state.nj.us)) has a complete list that includes all insurance companies that write private passenger auto insurance and companies newly admitted to New Jersey. As you review the list please see the notes next to each insurer's name for any restrictions on new applicants. Also on the website is a very effective Auto Insurance Purchasing Planner. It is an interactive guide to buying an auto insurance policy. By using the Planner you will be able to ask a particular agent or insurance representative more specific questions about what type of coverage is best for you and your family.

## You MUST understand Your Options

*Use this newsletter and the complimentary C&P brochure enclosed to learn about the words and phrases used in auto policies.* Know the many coverage options. Review the different benefits of each option.

### What Consumer Protections Do You Have?

As a New Jersey auto insurance consumer, you have rights.

- You have a right to fair and equal treatment, and you have the right to get the information you need to make informed decisions.
- Agents, brokers and companies must inform you of your coverage options when applying for a new policy, or at any time upon your request if you are already insured.
- You have the right to know how each choice may affect what you pay and what your benefits would be in the event of an accident.
- You always have the right to ask about additional options

## The Importance of Knowing Your Coverages

NJ insurance policies use terms that may be unfamiliar to the average driver. It is useful to understand what these terms mean so you can

make better, more informed decisions about your coverage.

Your auto insurance policy is divided into different coverages based on the type of claim that will be paid to you or others.

- **Personal Injury Protection**—Otherwise known as “**PIP**,” this is your medical coverage for injuries you (and others) suffer in an auto accident. PIP pays if you or other persons covered under your policy are injured in an auto accident. It is sometimes called “**no-fault**” coverage because it pays your own medical expenses no matter who caused the auto accident. PIP has two parts:

- Coverage for the cost of treatment you receive from hospitals, doctors and other medical providers and any medical equipment that may be needed to treat your injuries.
- Reimbursement for certain other expenses you may have because you are hurt, such as lost wages and the need to hire someone to take care of your home or family.

- **Liability**—This coverage pays others for damages from an auto accident that you cause. It also pays for a lawyer to defend you if you are sued for damages that you cause. There are two kinds of liability coverage:

- **Bodily Injury**—Pays for claims and lawsuits by people who are injured or die as a result of an auto accident you cause.
- **Property Damage**—Pays for claims and lawsuits by people whose property is damaged as a result of an auto accident you cause. *(May also be purchased as a combined single limit with bodily injury liability coverage.)*

- **Uninsured Motorist Coverage**—Pays you for property damage or bodily injury if you are in an auto accident caused by an uninsured motorist.
- **Underinsured Motorist Coverage**—Pays you for property damage or bodily injury if you are in an auto accident caused by a driver who is insured, but who has less coverage than your underinsured motorist coverage.
- **Collision**—Pays for damage to your vehicle as the result of a collision with another car or other object.
- **Comprehensive Coverage**—Pays for damage to your vehicle that is not a result of a collision, such as theft of your car, vandalism, flooding, fire or a broken windshield. However, it will pay if you collide with an animal.



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## Two Types of Insurance Policies

There are two common types of auto insurance policies in New Jersey. They are referred to as STANDARD and BASIC. Both offer options as well.

- **Standard Policy**—The Standard Policy provides a number of different coverage options and the opportunity to buy additional protection. *The Standard Policy is the type of policy chosen by most New Jersey drivers.*
- **Basic Policy**—The Basic Policy usually costs significantly less than a Standard Policy, but provides limited benefits. It is not for everyone, but it does provide enough coverage to meet the minimum insurance requirements of New Jersey law. The Basic Policy could be an option for those with few family responsibilities and few assets to protect (including income from a job).

## WARNING!

Insurance companies or their producers or representatives shall not be held liable for your choice of lawsuit option (Limited Right to Sue or Unlimited Right to Sue) or for your choices regarding amounts and types of coverage.

You cannot sue an insurance company or its producers or representatives if the Limited Right to Sue option is imposed by law because no choice was made on the coverage selection form. Insurers and their producers or representatives can lose this limitation on liability for failing to act in accordance with the law.

## Answers to the Most Important Automobile Insurance Questions

Enclosed with this newsletter is a complimentary C&P brochure titled: Answers to the Most Important Automobile Insurance

Questions. In the brochure you will find a concise Quick Reference Guide highlighting the coverages that we strongly recommend you select to protect yourself and your family. We have produced it as a community service to provide answers to the most important automobile insurance questions that you MUST know.

The following is an example of this excellent information:

### Q1. What is the Basic Policy?

**A1.** The Basic Policy provides minimal coverage and leaves you unprotected in several important areas:

- Basic Policy provides you with only \$5,000 of property damage liability coverage if someone makes a claim against you.
- Basic Policy gives you only \$15,000 of medical expense benefits (up to \$250,000 for brain or spinal cord injury) if you or a resident family member is injured.
- The Basic Policy does not cover you if you injure someone else. However, you may choose coverage in the amount of \$10,000 for injury to one or more persons in the same accident if someone makes a claim against you.
- The Basic Policy does not provide any uninsured motorist coverage to protect you and your family if the careless driver who causes the accident is uninsured or is insured under a Basic Policy with no bodily injury liability coverage.

### NEVER BUY BASIC!

If this information triggers any additional questions please feel free to contact us directly by the telephone numbers provided.

Special thanks to the NJ Trial lawyers Association & the NJ Banking & Insurance Department for the information they provided that we utilized.

## NO RECOVERY, NO FEE – FREE CONSULTATION

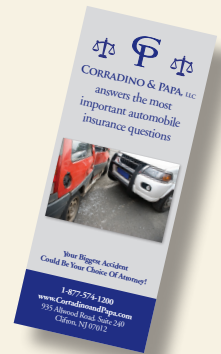
*All You Need To Do Is Get Better—We Will Take Care Of Everything Else!*



## Community Assistance

We have created an informative consumer brochure outlining our answers to the most important automobile insurance questions. We make it available to you free. Simply contact our office and provide the shipping information.

Also, if you belong to a group or organization that would like one of our C&P lawyers to meet with your members regarding this topic, please contact our office. These are complimentary community service programs from Corradino & Papa, LLC.



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