



Corradino & Papa, LLC

A Personal Injury Law Firm

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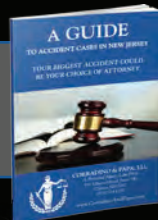
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INSURANCE COMPANY bad-faith tactics

When you are injured in an accident or experience property damage, it can be stressful and sometimes downright traumatic. You don't need insurance companies piling on by employing bad-faith tactics.

Bad faith is broadly defined as dishonest or unfair practices. Insurance companies are required to thoroughly investigate, negotiate, and settle claims in good faith. When that doesn't happen, they can be held liable.

To pay as little as possible, some insurance companies utilize the following bad-faith tactics:

Unreasonable delays. Sometimes insurance companies will drag out the process, hoping that a claimant eventually gives up. Most states have established deadlines of 15–60 days for denying or accepting a claim.

Deceptive practices. You might be unaware of a facet of your coverage. The insurance company is completely aware, yet they don't alert you. They might also choose not to notify you of important deadlines or provide the necessary paperwork to complete your claim on time.

Incomplete investigation. If the insurance company doesn't look at all the evidence or fails to conduct a personal inspection, they haven't been thorough.

Lowballing. Offering less money than a claim is worth is an example of bad faith.

Refusal to pay a valid claim. When insurers deny claims that are clearly covered by their policies, it's evident that policyholders' interests come in a distant second to profits.

Twisting language. An insurance company may purposely misrepresent the language of the insurance policy and use it against you.

Threats. Some insurance companies threaten harsh legal action against a potential claimant, or imply it.

If you have been the victim of bad-faith insurance practices, contact an experienced insurance-law attorney to protect your rights. ■



POST-ACCIDENT auto repair compensation

After you've contacted your insurance company following an accident, various factors come into play regarding compensation for repairs.

In a "no-fault" state, no-fault insurance covers your economic damages up to the policy limits, regardless of fault. **No-fault insurance does not cover vehicular damage.** It is wise to purchase collision coverage to tie up that important loose end. You can also file a lawsuit against the at-fault driver—fault comes into play in vehicular-damage situations in both "no-fault" and "fault" states.

An at-fault driver will be responsible for paying (typically via their insurance) for the repairs of the innocent party, up to the policy limits. If the policy limits come up short of what you need, you will have to file a claim against your own insurance company to cover the difference.

If repair estimates exceed the value of your vehicle, your vehicle will probably be declared a total loss. You will receive the Blue Book value for your car.

If you have collision coverage, it will pay for your repairs if you were at fault for the accident. In some circumstances, it may be better to pay your repair bill out of pocket (if it's not too steep) to prevent a potential premium hike that might cost you more in the long run.

You are free to take your car to your own mechanic for repairs. Your mechanic will often go to bat for you if they deem your estimated damages are too low. If the issue can't be resolved to your satisfaction, you can file a legal claim. An experienced auto accident attorney can protect your interests. ■



Help keep your children safe if they're trick-or-treating this year with these great tips from the American Academy of Pediatrics:

- 🎃 A parent or responsible adult should always accompany young children on their neighborhood rounds.
- 🎃 Obtain flashlights with fresh batteries for all children and their escorts.
- 🎃 If your older children are going alone, plan and review the route that is acceptable to you. Agree on a specific time when they should return home.
- 🎃 Only go to homes with a porch light on and never enter a home or car for a treat.
- 🎃 Because pedestrian injuries are the most common injuries to children on Halloween, remind trick-or-treaters:
 - Stay in a group and communicate where they will be going.
 - Remember reflective tape for costumes and trick-or-treat bags.
 - Carry a cellphone for quick communication.
 - Remain on well-lit streets and always use the sidewalk.
 - If no sidewalk is available, walk at the far edge of the roadway facing traffic.
 - Never cut across yards or use alleys.
 - Only cross the street as a group in established crosswalks (as recognized by local custom). Never cross between parked cars or driveways.
 - Don't assume the right of way. Motorists may have trouble seeing trick-or-treaters. Just because one car stops, doesn't mean others will!
 - Law enforcement authorities should be notified immediately of any suspicious or unlawful activity. ■

auto accidents AND TRAUMATIC BRAIN INJURIES

Traumatic brain injuries (TBI) are responsible for the deaths of approximately 50,000 Americans each year and the hospitalizations of roughly 230,000 more. Many more victims go undiagnosed.

Auto accidents are one of the leading causes of TBI. Most TBIs are closed head injuries, which means that trauma sets the brain in motion inside the skull. The brain gets slammed against the interior surface of the skull, resulting in contusions and swelling.

Trauma can also initiate rotational forces that twist and stretch the brain, which can damage axons. Brain neurons send messages via electrical impulses; axons are the carriers of these impulses. When axons are damaged, brain function is diminished.

A condition called diffuse axonal injury (DAI) occurs on a cellular level and leaves blood vessels and major brain structures intact. This type of damage cannot be detected by MRIs or CT scans, making DAI vastly underdiagnosed and undertreated.

Brain injuries are unlike injuries to other parts of the body. They not only have a physical component, they also affect the cognitive and emotional well-being of the victim. Impairments can be temporary or permanent, subtle or catastrophic.

It's important to note that low-impact auto accidents can result in TBI (e.g., concussion due to whiplash), not just high-impact ones. In addition, a person involved in a car crash may feel perfectly normal immediately following the incident; however, TBI symptoms might only present themselves hours, days, or weeks later.

If you have been involved in a car accident caused by the negligence of another driver, schedule a medical evaluation and contact an auto accident attorney to protect your rights. ■



WHAT TO DO AFTER A dog bite

Over 800,000 Americans require medical attention for dog bites each year. Dog owners are liable for damages caused by their pets, with the following exceptions: a person trespasses or commits another criminal offense on the owner's property (or attempts to), or teases, torments, or abuses their dog.

Assuming you are an innocent victim, here is what you should do if bitten:

Obtain the names, phone numbers, and addresses of the dog owner and any witnesses. Even if you think you are uninjured, some injuries only crop up a day or two later, and this information will come in handy. Damages caused by a dog may entitle you to compensation for medical bills, lost income, and pain and suffering.

It is imperative that you get the name of the owner. If the dog can't be identified, you may face the possibility of painful rabies treatment.

Seek medical attention immediately when the situation calls for it. Even if a bite doesn't seem all that serious, puncture wounds are susceptible to infection. Maintain records of all doctor and hospital visits, and copies of bills.

If you sustain a wound to the face, request that a plastic surgeon treat it. Emergency-room doctors are skilled at the medical...not so much the cosmetic.

Report the incident to animal-control authorities. This is especially important when an animal's owner is unknown. The authorities will try to track the dog down (and its owner), quarantine it for a rabies evaluation, and talk to witnesses, which can aid a potential claim.

If you have been injured by a dog, contact a dog-bite attorney to protect your rights. ■

Oct 2018 – Important Dates

October 8 – Columbus Day

October 16 – Boss's Day October 31 – Halloween

apple spice bundt cake

WITH CIDER GLAZE

Ingredients

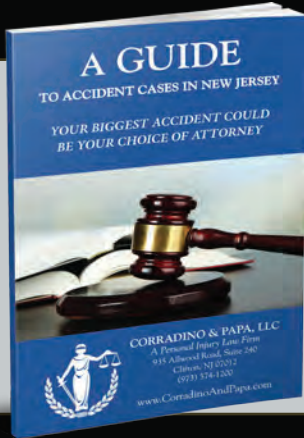
- | | |
|---|--------------------------------------|
| 1/2 cup canola oil | 2 teaspoons ground cinnamon |
| 1 vanilla bean pod | 1/4 teaspoon ground nutmeg |
| 1/4 cup unsalted butter, softened | 1/4 teaspoon ground cloves |
| 1 cup packed light brown sugar | 1 1/8 teaspoons kosher salt, divided |
| 2 large eggs | 3/4 cup evaporated whole milk |
| 2 cups shredded peeled Honeycrisp or Gala apples
(about 3 medium apples) | Baking spray with flour |
| 13.5 ounces spelt or whole-wheat flour (about 3 cups) | 1 cup powdered sugar (4 oz.) |
| 1 tablespoon baking powder | 1 tablespoon unsalted butter, melted |
| | 1 1/2 to 2 Tbsp. apple cider |

Directions:

- Pour oil into a small skillet or saucepan. Split vanilla pod lengthwise; scrape out seeds. Add seeds and pod to oil. Heat over medium just until pod begins to sizzle, about 3 minutes. Reduce heat to low; cook 5 minutes. Remove from heat. Cool to room temperature. Discard bean pod.
- Preheat oven to 350°F. Place softened butter in a large bowl; beat with a mixer on medium speed until light and fluffy, about 2 minutes. With mixer on low speed, add oil mixture. Increase speed to medium, and beat until combined (mixture will not be smooth); scrape down sides of bowl as necessary. Add brown sugar; beat on medium speed until softened and well combined, about 2 minutes. Add eggs; beat until well combined, about 1 minute. Add apples; beat on low speed just until combined.
- Whisk together flour, baking powder, cinnamon, nutmeg, cloves, and 1 teaspoon salt. Add flour mixture and evaporated milk alternately to butter mixture, beginning and ending with flour mixture, and beating on low speed after each addition just until combined. Pour batter into a 10-cup Bundt pan coated with baking spray. Bake at 350°F until a wooden pick inserted in center comes out clean, 45 to 50 minutes.
- Cool cake in pan on a wire rack 10 minutes. Carefully invert cake onto rack; let cool completely.

Stir together powdered sugar, melted butter, and remaining 1/8 teaspoon salt in a medium bowl. Stir in 1 1/2 tablespoons cider until mixture is smooth. If mixture is too thick, stir in 1/2 tablespoon cider. Drizzle over cake. *Courtesy: Cooking Light.* ■





FREE BOOK

Get Jack Corradino and Robert Papa's *New Ultimate Guide to Accident Cases in NJ*, written by Jack and RC. It will explain "Why your biggest accident could be your choice of attorney", and what to do in the event you are injured.

Quote of the Month: "Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover." —Mark Twain

This publication is intended to educate the general public about personal injury, medical malpractice, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

assigning fault

IN A PEDESTRIAN-AUTO COLLISION

There are generally three parties who may be responsible for a pedestrian-auto collision: the driver of the automobile, the pedestrian, or the municipality.

In most states, it is incumbent upon drivers to be alert to their surroundings and pay attention to roadway hazards. Pedestrians qualify as hazards. If a pedestrian is struck in a crosswalk, it's a slam dunk: The driver is responsible. Drivers may also be held responsible if they were speeding, ran a red light, and so forth.

If a pedestrian attempts to cross a street outside of a crosswalk and gets hit, the situation can be murky. On one hand, jaywalking is still illegal in most states; a pedestrian does not have the legal right to enter the street and expect cars to stop for them. On the other hand, if a pedestrian is not in a crosswalk but is paying attention to the road and does not dart into traffic, they might still be in the clear.

Some pedestrian-auto collisions might be the fault of a municipality. Malfunctioning traffic lights, a stop sign concealed by tree branches, or a poorly conceived crosswalk (e.g., a crosswalk placed just beyond a curve), among other possibilities, can create safety hazards.

The first place pedestrians should turn to for payment of their medical bills is their own health insurance. The medical insurance company in turn will seek reimbursement from responsible parties. Pedestrians without health insurance may receive compensation from the at-fault driver's auto insurance or their own auto insurance policy.

If you've been the victim of a negligent driver or municipality, contact a personal injury attorney to protect your rights. ■

