



# Corradino & Papa, LLC

*A Personal Injury Law Firm*

**973-574-1200**

**www.CorradinoandPapa.com**



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## Corradino & Papa Offers \$10,000 Scholarship TO STUDENT LOOKING TO STUDY PSYCHOLOGY AND BEHAVIOR THERAPY FOR AUTISTIC CHILDREN

### Clifton, New Jersey, (January 2017) - Corradino & Papa, LLC

is a New Jersey personal injury law firm known for offering effective legal solutions to clients who are looking for financial compensations and justice relating to personal injury cases. The New Jersey personal injury lawyers at Corradino & Papa, LLC are truly dedicated to helping the local citizens in their effort to get back to their normal lives after a personal injury or trauma. This year the legal firm decided to present a scholarship of \$10,000 to support a student who is currently studying with West Virginia University with a major on Psychology- Behavior Therapist for Autistic Children. The scholarship will help her to go to a college and further her educational goals.

Since the costs of attending college education is quite high in United States, **Corradino & Papa, LLC** has decided to support this student in her educational pursuits in the health field so that she does not have to struggle any further trying to pay off education loans once she finishes off her graduation. Autism is currently one of the fastest growing developmental disorders affecting people in United States. It affects almost 1 in every 68 children with 1 in 42 boys. It is estimated that more children in the US are going to be diagnosed with the autism spectrum disorders in 2017 than with diabetes, AIDS and cancer combined. Therefore, it always helps to have trained and skilled therapists/ teacher who can help these children live a healthy and positive life.

**About Corradino & Papa:** Corradino & Papa is a law firm based in Clifton, New Jersey offering top notch services to clients relating to personal injury cases.

To learn more about Corradino & Papa, LLC visit <http://corradoandpapa.com>. ■



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**Corradino & Papa, LLC proudly represents individuals for the following areas:**

Personal Injury, Car Accident, Truck Accident, Auto Accident, Slip and Fall, Dog Bite, Work Accident, Workers' Compensation, Premise Liability, Medical Malpractice, Construction Accident, Motor Vehicle Accidents, Product Liability, Wrongful Death, PIP Arbitration Lawyer.



# A SAMPLING OF insurance industry tactics

The U.S. insurance industry is an economic dynamo. It has trillions of dollars in assets, rakes in over \$30 billion in profits annually, and pays its CEOs more than any other industry. But in an effort to boost their bottom lines ever further, many insurance companies seek to pay as few claims as possible, or the smallest amounts possible. They're not beyond employing unethical tactics, either.

One of the tricks of the trade is simply denying perfectly valid claims. In some instances, employees are rewarded for successfully denying claims; other employees are booted because they didn't.

Delaying claims is a favorite strategy of many insurance companies. Some claimants become frustrated and just give up. In a particular act of callousness, some long-term-care insurers take advantage of a policyholder's age and/or poor health. If they delay a claim long enough, the policyholder will die and they're off the hook.

Some healthcare insurers cancel policies retroactively or rescind the policies of clients of whose conditions have become expensive to treat—a potentially devastating turn of events for a client and their family.

Although more than half of states have what are called "plain English" laws, incomprehensible, convoluted language used in contracts is still a problem and serves to confuse and undercut policyholders. Consumers believe they have proper coverage; technically speaking they don't. Bottom line: A financial crisis ensues.

Insurance adjusters may be friendly and polite, but they are not your friend. Their first allegiance is to their employer, not consumers. If you have a claim against an insurance company, contact an insurance-claims attorney to protect your rights. ■



# important safety recall



The Consumer Product Safety Commission (CPSC) has announced a recall of about 8 million Cuisinart food processors by Conair due to a laceration hazard. According to the CPSC, the food processor's riveted blade can crack over time and small metal pieces of the blade can break off into the processed food, posing a laceration hazard to consumers.

Conair has received 69 reports of consumers finding broken pieces of the blade in processed food, including 30 reports of mouth lacerations or tooth injuries.

Consumers are urged to immediately stop using the food processor's riveted blade and contact Cuisinart for a free replacement blade.

This recall involves the riveted blades in Cuisinart food processors with model numbers that begin with the following: CFP-9, CFP-11, DFP-7, DFP-11, DFP-14, DLC-5, DLC-7, DLC-8, DLC-10, DLC-XP, DLC-2007, DLC-2009, DLC-2011, DLC-2014, DLC-3011, DLC-3014, EV-7, EV-10, EV-11, EV-14, KFP-7, and MP-14.

The model number is located on the bottom of the food processor. The blades have four rivets and are silver-colored stainless steel and have a beige plastic center hub. Only food processors with four rivets in the blades are included in this recall. Cuisinart is printed on the front and on the bottom of the food processors.

If you have one of the recalled food processors, call Cuisinart toll-free at 877-339-2534 from 7 a.m. to 11 p.m. ET Monday through Friday and from 9 a.m. to 5 p.m. ET Saturday and Sunday or visit them online at [Cuisinart.com](http://Cuisinart.com) and click on Product Recalls at the bottom of the page for more information on the voluntary recall. ■



# RECORDED STATEMENTS CAN be a trap



If you're in a car or motorcycle accident that wasn't your fault, expect to hear from the other driver's insurance company. The insurance adjuster may pleasantly offer to "help" you and ask for a quick statement to "shore up liability" — and this may be true, but they're also attempting to reduce your compensation. Generally speaking, never give a recorded statement, or oral statement, to the other driver's insurance company without the guidance of an experienced lawyer.

Here's what can go wrong with recorded statements:

- The insurance company will compare your statement with others you give concerning the case (e.g., investigating police officer, first responder notes, ER records, court deposition, etc.). Small inconsistencies are normal in multiple statements given weeks, sometimes months apart or in incomplete statements made in only a few minutes or seconds at the scene or at the ER. However, the insurance company will accuse you of lying or, at a minimum, exaggerating.
- The insurance company might frame questions in such a way as to trick you into giving responses that hurt your case. They may also pressure you into "I guess so" answers that could come back to haunt you.
- Your recorded statement may be utilized in your cross-examination at trial (or during your deposition). Any apparent discrepancies in your testimony will be emphasized to the jury in an attempt to discredit you.

If you insist on going it alone and giving a recorded statement, consider the following:

- Have your accident report, medical history, and current medical bills on hand and refer to them during the recorded statement.
- Answer questions with facts only. Never speculate or guess.
- Don't offer more information than necessary. Provide only what is necessary to answer the question.
- Keep your emotions in check.
- Obtain a transcript of your recorded statement to verify its accuracy.

We wrote a consumer book that explains all of this in more detail. Visit [PurchaseGeorge.com](http://PurchaseGeorge.com) and download your free copy today. Or call us at 833-7100 to schedule a time to meet. ■

## February 2017 – Important Dates

February 2 – Groundhog Day  
February 4 – World Cancer Day  
February 5 – Super Bowl  
February 14 – Valentine's Day  
February 20 – Presidents' Day  
February 28 – Mardi Gras

## did you know?

In a fascinating snapshot of our culture, Google has released the list of the phrases and terms that people searched for most often on its search engine during 2016. While a couple of the entries such as "Trump" and "Hillary Clinton" would be expected, you might be surprised at some of the others:

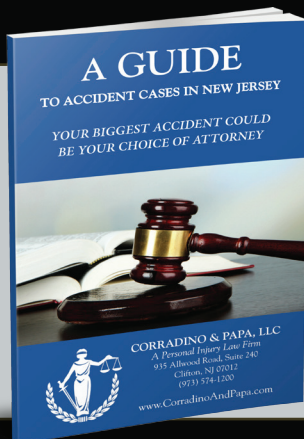
1. Powerball
2. Prince
3. Hurricane Matthew
4. Pokémon Go
5. Slither.io
6. Olympics
7. David Bowie
8. Trump
9. Election
10. Hillary Clinton ■

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## 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.

## uber accidents CAN BE TRICKY



Uber is a ride-sharing service that has grown by leaps and bounds over the past few years. It's popular because it's convenient and less expensive than taxi service. Simply sign up, download Uber's app onto your smartphone, request a ride, and a nearby driver—in their own personal vehicle—will be there in minutes to whisk you off to your destination.

However, auto accident cases involving Uber vehicles can be more complex than typical auto accident cases. Uber defines itself as a technology provider, not a transportation service. Uber drivers are not considered employees of Uber; instead they're classified as independent contractors. What this does is shield Uber from certain complaints and claims made against them when one of their drivers is involved in an accident.

An Uber driver may be off duty, on duty but between rides, or on duty with a passenger onboard. Insurance coverage will vary for each circumstance, further muddying the waters. When there is an accident involving an Uber vehicle, the driver and passenger(s) of the Uber vehicle, occupants of another car that was party to the accident, and/or pedestrians can all be impacted in various ways.

As always, familiarity with your own insurance is important. For instance, does your own insurance company cover you if you're an Uber rider? Are they aware that you drive for Uber? If not, they'll likely not cover you in the event you're in an accident while "on duty."

Uber-related auto accidents can be tricky. A good course of action is to contact a knowledgeable auto accident attorney to protect your rights. ■

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