



# Corradino & Papa, LLC

*A Personal Injury Law Firm*

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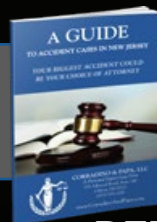
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## DETERMINING IF YOU NEED rental car insurance

If you need to rent a car, a friendly face at the rental counter will offer you various insurance options. Are any of them necessary? Are you at risk if you don't purchase them?

There are generally four prime insurance options available when you rent a car:

- 1) **A collision-damage waiver** waives your financial responsibility if the car is damaged or stolen, and takes care of fees and charges for loss of use, towing, and related expenses.
- 2) **Liability coverage** protects you from potential lawsuits.
- 3) **Personal accident insurance** covers medical costs following an accident.
- 4) **Personal effects coverage** insures whatever you stash in the car.



The auto insurance you carry for your own vehicle will typically cover any property damage or injury you cause while driving a rental. Comprehensive and collision insurance will pay for damage to the rental car. If you don't have both options, you would be well served to purchase the collision-damage waiver.

You may be able to safely decline the other coverage options listed above. Liability coverage on a home car is a requirement for drivers in every state except New Hampshire. It would likely be redundant to buy it when renting a car.

Your health insurance may already cover accident-related injuries. Same thing if you have personal injury protection and/or medical payments coverage in your auto insurance policy.

Renter's or homeowner's insurance with off-premises coverage will protect any personal effects you stow away in a rental.

Take a few minutes to call your insurance companies to gather information. Save some cash and give yourself peace of mind at the same time. ■

# cerebral palsy

## AND MEDICAL MALPRACTICE

Cerebral palsy (CP) is a medical condition marked by neurological problems that cause hindered body movement and muscle coordination. Seizure disorders, perception problems, and learning disabilities may accompany CP as well. The development of CP frequently occurs prior to, during, or shortly after birth. Its root causes include a lack of oxygen reaching the child's brain and/or head trauma.

In roughly 10 percent of CP cases, medical malpractice is involved. Malpractice can take the following forms:

- Failure to appropriately monitor fetal heart rate before, during, and after birth.
- Failure to properly detect and treat infections in the mother during her pregnancy.
- Delay in performing or failure to perform a cesarean section when the baby is too large to be delivered through the birth canal.
- Failure to detect a prolapsed umbilical cord (the umbilical cord drops and becomes trapped against the baby's body during delivery, restricting the amount of oxygen reaching the baby).
- Negligence and unreasonable mistakes involving the use of a forceps or vacuum extractor during a vaginal delivery.

A child born with CP faces a lifetime of challenges. If medical malpractice played a role in the development of CP, parents have the right to seek compensation to help their child overcome or manage their difficulties.

In addition to the treating obstetrician and possibly other staff members being held accountable for medical malpractice, the hospital may have to assume responsibility as well, as long as the doctor was acting within the scope of their employment.

Medical malpractice cases are complex. If your child's CP may have been a result of medical malpractice, contact a medical malpractice attorney to protect their rights. ■



# red velvet Valentine's Day cupcakes

## Ingredients

- |                                 |                                      |
|---------------------------------|--------------------------------------|
| 1/2 cup butter                  | 1 1/2 teaspoons baking soda          |
| 1 1/2 cups white sugar          | 1 tablespoon distilled white vinegar |
| 2 eggs                          | 2 cups all-purpose flour             |
| 1 cup buttermilk                | 1/3 cup unsweetened cocoa powder     |
| 1 fluid ounce red food coloring | 1 teaspoon salt                      |
| 1 teaspoon vanilla extract      |                                      |

## Directions

1. Preheat oven to 350 degrees F (175 degrees C). Grease two 12 cup muffin pans or line with 20 paper baking cups.
2. In a large bowl, beat the butter and sugar with an electric mixer until light and fluffy. Mix in the eggs, buttermilk, red food coloring and vanilla. Stir in the baking soda and vinegar. Combine the flour, cocoa powder and salt; stir into the batter just until blended. Spoon the batter into the prepared cups, dividing evenly.
3. Bake in the preheated oven until the tops spring back when lightly pressed, 20 to 25 minutes. Cool in the pan set over a wire rack. When cool, arrange the cupcakes on a serving platter and frost with white or cream cheese frosting.

Courtesy: Allrecipes. ■





# ‘man flu’ may be real...

## DEPENDING WHO YOU TALK TO

“Man flu” is a derogatory term aimed at men who seemingly exaggerate the effects of a cold, flu, or other minor illness. What some researchers are finding, however, is that the condition may be real.

A study published in the BMJ medical journal in December 2017 suggests that, overall, men have weaker immune systems than women and experience worse symptoms, particularly with respiratory illnesses.

Data from Hong Kong showed men had a higher hospital admission rate for the flu than women. An American study revealed that more men die from the flu than women of the same age.

Women are thought to have a more robust immune system than men due to hormonal differences. The masculine hormone, testosterone, suppresses the immune system; the feminine hormone, estradiol, protects it.

Case in point, women have more local and systemic reactions to the flu vaccine than men do—the thought being that a woman’s immune system reacts more vigorously to the flu strains found in the vaccines.

Other experts are skeptical. They believe the research did not take into consideration factors such as smoking, drinking, and willingness to visit a doctor. In addition, they say that the higher rates of death and hospitalization for men only pertain to two age groups: pre-puberty and 65+ years of age. Women experience more severe effects of colds and flu in the reproductive years.

Cultural differences may play a role in the interpretation of data, as in some countries women have less access to healthcare, or boys may be more highly valued than girls.

Man flu. Science or theater? It appears the jury is still out. ■



February 2018 – Important Dates

February 2 – Groundhog Day

February 4 – Super Bowl

February 13 – Mardi Gras

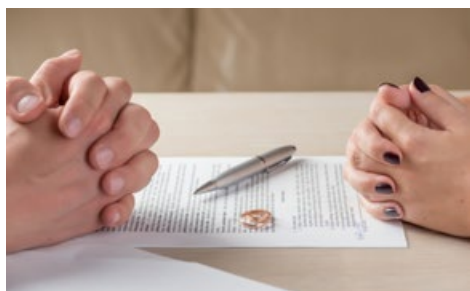
February 14 – Valentine's Day

February 14 – Ash Wednesday

February 19 – Presidents' Day

Day

# military divorce



Military divorces differ from civilian divorces in various ways. Military divorces are governed by both state and federal laws. State law guides the grounds for divorce, child custody, child-support and alimony payments, and property distribution. Federal law applies to such things as where divorcing couples wind up in court and division of military pensions.

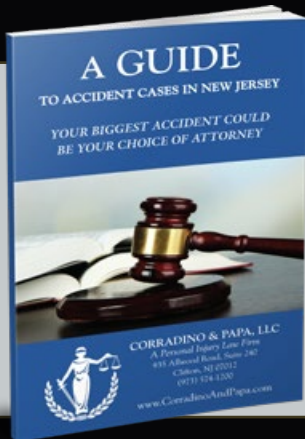
In most cases, active-duty personnel cannot be sued for divorce, and divorce proceedings cannot begin, for the duration of their active duty plus 60 days after active duty. This enables active service members to fully focus on their job of defending our country.

Many states allow for a divorce to be filed in the state where the military member is stationed, even if neither spouse is a resident of that state. The state where the filing spouse resides and the state in which the military member claims legal residency are other possible locations. All divorce laws of that state apply to the military divorce.

Under the Uniformed Services Former Spouses Protection Act, military pensions are subject to division as part of a divorce settlement. The Act does not provide a formula for division; rather, it gives discretion to state law in determining the amount awarded.

Payment of a former spouse’s share of military retirement is the responsibility of the Defense Finance and Accounting Services (DFAS) if there was at least 10 years of marriage overlapping 10 years of military service. There are also provisions for divorcing spouses who do not meet the 10-year rule.

The differences between military divorce and civilian divorce are significant. A divorce attorney with experience in this area is essential to safeguarding one’s rights. ■



## 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.

# obtaining compensation FOLLOWING A HIT-AND-RUN ACCIDENT

Being involved in an auto accident can be physically painful, emotionally stressful, and financially challenging. Victims of hit-and-run drivers may wonder how they will be compensated for their injuries if the other driver can't be found.

Keep in mind that there are basically two kinds of states when it comes to auto accident compensation: tort states (38) and no-fault states (12, plus Puerto Rico and Washington, D.C.). In a tort state, fault must be determined in an accident. The at-fault driver and his/her insurance company are responsible for compensating the victim(s) for their damages. If damages exceed the insurance policy's limits, the victim may take the liable party to court to obtain the rest of their damages.

However, when a hit-and-run driver can't be found, determining their insurance or taking legal action against them is obviously impossible. That's when uninsured motorist (UM)/underinsured motorist (UIM) coverage can be a lifeline. UM/UIM coverage guards against drivers with no insurance or whose insurance policy limits are too low to cover your damages. Damages caused by a hit-and-run driver will fall under UM/UIM coverage, although property damage might not be included. UM/UIM coverage is relatively inexpensive. Purchase as much as you reasonably can.

In no-fault states, a driver's own insurance company compensates them for their injuries, no matter who was at fault—including hit-and-run drivers. UM/UIM insurance can provide enhanced coverage for reimbursing medical bills and lost wages.

If you are ever the victim of a hit-and-run driver, contact the police immediately, and then get in touch with an experienced auto accident attorney to protect your rights. ■

