



Corradino & Papa, LLC

A Personal Injury Law Firm

973-574-1200 • CorradinoandPapa.com

CHAMPIONS OF JUSTICE

page 2

Injury claims, injury lawsuits . . .
not the same thing

Accident reconstruction
specialists play a critical role

page 3

Spotlight of the month

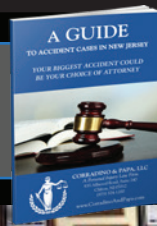
Zippering through autumn's
splendor

page 4

Pumpkin delight



CorradinoAndPapa.com



Request a copy of our FREE Book
at www.corradinoandpapa.com



CONGRATULATIONS

DAVID ARROYO and KATIE MORALES

The WINNERS of our Scholarship

Essay Contest on the topic,

"HOW COVID-19 CHANGED MY LIFE"

Each winner was awarded with a \$2500 Scholarship
towards their freshman year of college.

(It was very difficult for us to choose among the many qualified applicants. We want to thank each one of you and wish you success and a wonderful first year in college) ■

Your Biggest Accident Could Be Your Choice of Attorney

INJURY CLAIMS, INJURY LAWSUITS . . . not the same thing

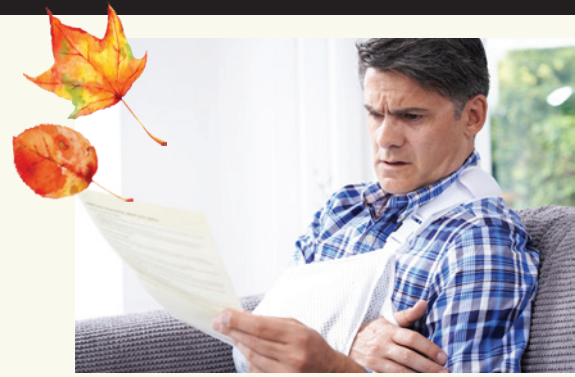
If you have been injured or suffered losses due to the negligence of another person or business, you may be entitled to compensation. You can file a personal injury claim or a personal injury lawsuit—two distinct processes.

Typically, a *personal injury claim* involves you and the at-fault party's insurance company. You will notify them of the circumstances of your case—ideally with a well-crafted demand letter—and what you expect to receive in compensation.

The insurance company will investigate your claim and decide what they are willing to pay you, if anything. If you negotiate a mutually acceptable agreement, the insurance company will send you a release form and check. Once you sign the release and cash the check, your claim is final. It cannot be revisited in the future.

You should call Corradino & Papa, LLC for legal advice and file a claim. Without one, the process can be a minefield. Insurance companies seek what's best for them—not for you—by paying as little as possible. An attorney will handle all correspondence with the insurance company, write your demand letter, determine what medical information should be released, negotiate your settlement, and ensure your future rights, among other duties.

If an acceptable negotiated settlement cannot be reached or the at-fault party's insurance is not enough to cover your losses, your attorney can file a *personal injury lawsuit* with the court. A personal injury lawsuit is typically a last resort—due to time and cost considerations—but it's a powerful tool for achieving fair compensation when your case is strong. ■



ACCIDENT RECONSTRUCTION SPECIALISTS play a critical role

Auto accident reconstruction specialists are qualified to investigate and analyze evidence at accident scenes to determine the cause of a crash and the events leading up to it. They typically have a background in engineering or affiliated science and are well-versed in utilizing technology (computer-generated scale diagrams or animation) to present their findings.

An accident reconstruction specialist is essential when evidence is incomplete or missing in cases of personal injury or death. Some of their tasks include:

- Inspecting the accident scene and assessing damage to vehicles and surrounding objects (e.g., trees, poles, buildings, pavement, etc.).
- Reviewing medical records, studying police reports, interviewing witnesses, and checking for potential unaddressed safety recalls.
- Examining surveillance footage and photos.
- Studying debris, point of impact, tire marks (antilock brake systems may preclude skid marks, but tire marks can still be detected by an expert), position of road signs/signals, and identifying potential visibility issues.
- Analyzing all physics-related information, such as speed, acceleration, deceleration, steering angles, force of impact, etc. An event data recorder (“black box”), required on all new cars sold in the United States since 2014, offers valuable assistance.
- Determining the driver, if that was in dispute (e.g., vehicle ejections or drivers who attempt the old switcheroo if they were driving illegally).

An auto accident reconstruction specialist can play a pivotal role in determining the cause of and liability for an auto accident, and overcoming hazy memories, conflicting versions of events, and reluctant (or nonexistent) witnesses. In turn, claimants can achieve optimum settlements or verdicts.

If you are injured in an auto accident due to another party's negligence, contact **[Corradino & Papa, LLC](#)** to protect your rights. ■

spotlight of the month



This is one of my most favorite picture. They're both rescues. I welcome Clau (tuxedo) when she was 2 months old. She was malnourished and her fur was very patchy. Clau is now a happy cat and full of love. She LOVES belly rubs and loves when I baby her. Lila (calico) is the opposite, she hates belly rubs and loves to eat whatever I have. Lila was thrown out when she was only 1 month old, the family couldn't keep the entire litter. Considering they are both different ages and came from different places, they both love each other's company. They are each other's best friends. ■

ZIPPING THROUGH autumn's splendor

Zip-lining is surging in popularity. According to the Association for Challenge Course Technology, over 18 million thrill seekers zip-line through (and above) nature each year, beholding incredible views and experiencing a sense of flying — at 30 to 60 mph.

Zip-lining can be an adrenaline rush but also needlessly hazardous. Currently, there are no federal safety standards for commercial zip lines, and only a few states have adopted zip-line regulations. It's essentially a "buyer beware" situation at many locations. (It's even more precarious with private groups who operate zip lines, or operators in other countries.)

Poor staff training may lead to operators failing to properly secure riders or detect frayed safety straps, broken clips, worn cables, or faulty railings, which can jeopardize riders' well-being. Zip lines should undergo an annual inspection conducted by a certified professional. Damaged parts need to be replaced, and harnesses, helmets, and other safety equipment should be in tip-top shape.

In 2015, the American Journal of Emergency Medicine published a zip-line study spanning 1997 through 2012. Nearly 17,000 zip-line injuries — 3,600 in 2012 alone — required an emergency-room visit and/or hospitalization. Fractures and upper-body injuries led the way, but traumatic brain injuries, spinal cord injuries, and deaths registered as well. Roughly 77 percent of injuries occurred due to falls from the zip line or the platform. Braking malfunctions and lack of rider instruction contributed, too.

When commercial zip-line companies do it right, zip-lining can be a safe and exciting adventure. When they don't, patrons are at risk — at high speed, daunting elevation, and with dangerous landing spots.

If you or a family member incurs a zip-lining injury due to someone's negligence, [contact our office](#) to protect your rights. ■



November 2020 – Mark Your Calendars

Nov. 3 — Use Your Common Sense Day Nov. 4 — Check Your Blood Pressure Day

Nov. 6 — Saxophone Day Nov. 13 — Caregiver Appreciation Day

Nov. 17 — Take a Hike Day Nov. 23 — National Cashew Day Nov. 25 — National Parfait Day



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.

pumpkin delight

With a buttery pecan crust, a whipped cream cheese layer, light and fluffy pumpkin spice pudding, and more whipped cream topped off with chopped pecans, this pumpkin delight dessert is absolutely irresistible!

Prep Time 20 minutes **Cook Time** 15 minutes **Chill Time** 3 hours

Ingredients

- 1 c flour
- 1/2 c butter softened
- 3/4 c pecans chopped
- 8 oz cream cheese softened
- 1 c powdered sugar
- 3 c whipped topping divided
- 2 1/2 c milk
- 3 pkgs white chocolate (or vanilla) instant pudding mix (3.4 oz size)
- 15 oz can pumpkin puree
- 1 tsp pumpkin spice

Instructions

Layer 1

Mix flour, butter and 1/2 cup pecans together. Press into a sprayed 9x9 OR 9x13 pan. Bake for 15 minutes at 350 degrees, then remove and let cool. NOTE: If you are using a 9x13 pan, or would like a thicker crust, add an additional 1/2 cup flour, 1/4 cup butter and 1/4 cup chopped pecans.

Layer 2

Blend cream cheese and powdered sugar, add 1 cup of the whipped topping, then spread over cooled crust.

Layer 3

Mix milk, pudding mix, canned pumpkin, pumpkin spice and 1 cup whipped topping until smooth. Spread over top of layer 2.

Layer 4

1. Spread remaining 1 cup of whipped topping and sprinkle pecans.
2. Let chill for 3 hours or until set. Serve chilled, and ENJOY! ■

