



Corradino & Papa, LLC

A Personal Injury Law Firm

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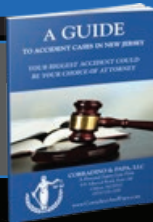
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PAYING FOR A totaled car

If you ever experience the misfortune of being involved in a car accident, your auto insurance company may determine that your car has been "totaled"—the cost of repairs exceeds a certain threshold of what your car's fair market value (FMV) was prior to the accident. This point of no return differs from company to company, but a typical benchmark is 80 percent. If your car's FMV is \$10,000 and your repairs are under \$8,000, the insurance company will pay for repairs. If repairs amount to \$8,000 or more, your car will be deemed totaled, and you will be issued a check for the FMV of your car.

Hopefully, the check you receive will equal or exceed the amount you may possibly owe to any money-lending institution. However, certain circumstances may result in your check being for less than that amount. In this scenario, guess who's legally obligated to pay the difference—you are. If you have gap insurance (which covers the "gap" between what you receive and what you owe), problem solved. But that's a preventive measure, not a post-accident solution.

Most insurance companies are willing to negotiate the amount of compensation you'll receive for your totaled vehicle. Do your homework to make sure the FMV of your car as stated by the insurance company is accurate.

If another driver is at fault for the accident, you can file a third-party claim with the other driver's insurance company to make up the difference on what you owe.

Corradino & Papa can negotiate for you, file any claims, and guide you through the process to ease your burden and protect your rights. ■



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options limited

FOR COVID-19 VACCINATION INJURIES

COVID-19 vaccines in the United States have been rolled out, and medical experts are confident of their safety and effectiveness. Hopefully the scourge of COVID-19 will soon be dissipated.

However, a tiny percentage of patients have had severe vaccine reactions, and potential long-term effects are unknown. The vaccines simply haven't been around long enough — the norm for vaccine development is 10+ years.

Once the FDA approves a vaccine and the Centers for Disease Control and Prevention recommends it for children or pregnant women, injury compensation is available through the National Vaccine Injury Compensation Program (VICP), which covers most vaccines (e.g., influenza, MMR, tetanus, etc.) administered in the United States. Injured persons have legal recourse to fair compensation; vaccine manufacturers are shielded from liability.

However, COVID-19 vaccines are excluded from the VICP under current law. They have received “emergency-use authorization” only and have not yet been FDA approved for use beyond our current public health emergency. COVID-19 vaccine recipients who have been injured — or whose injuries manifest in the future — can only bring claims under the Countermeasures Injury Compensation Program (CICP).

CICP claimants have a much higher burden of proof than VICP claimants; damage awards are limited; there is no compensation for pain and suffering; the statute of limitations is one year (VICP's is three); there is no right to counsel or appeal; and the odds of success are low.

Once the COVID-19 vaccines are officially FDA- and CDC-approved (assuming that eventually happens), anyone injured by a vaccine administered after that point may file a compensation claim through VICP.

If you are injured by a vaccine, contact [Corradino & Papa](#) for guidance. ■



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LOW-HEAD DAMS ARE

‘drowning machines’

A 2018 report by the Outdoor Industry Association estimated that 22.9 million Americans participated in paddlesports such as kayaking, paddleboarding, rafting, and canoeing — and their popularity continues to climb. For those who hit creeks and rivers, beware of low-head dams.

Low-head dams extend across the full width of a creek or river. Water flows over the dam rather than around it or through designed dam openings, and frequently the drop-off is only several feet. The setting may appear picturesque, but lethal danger lurks beneath the surface.

Water flowing over a low-head dam creates a strong recirculating current, or “boil” — a turbulent, rotating, aquatic trap. Watercraft can easily capsize and paddlers can be pulled under, with the boil unrelentingly tossing them up, down, and around. Strong swimming skills and life jackets are frequently no match for it.

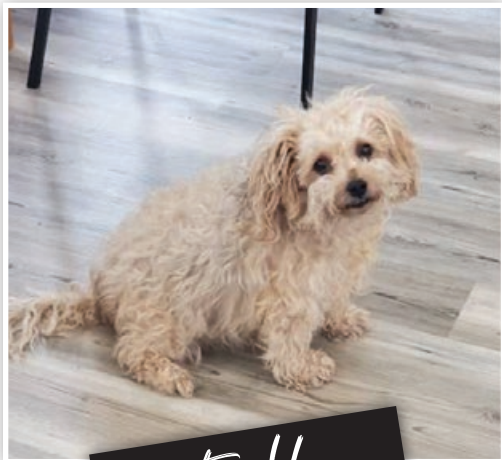
In many states, planners do not properly account for recreational activities on the water when designing low-head dams. Many other low-head dams were built a hundred or more years ago for gristmills or other businesses and have no warnings.

Paddlers may not see a low-head dam ahead until they're caught in its grip. The water current often intensifies just prior to reaching the dam, complicating a last-second retreat. Others are fooled by its unthreatening appearance, attempt to navigate it, and meet calamity.

Additional boil hazards include branches, rocks, and other debris; being slammed into the dam wall; decreased buoyancy due to air bubbles mixing with the water; and hypothermia. Before embarking on a paddlesport adventure, get a scouting report of your route to avoid trouble.

If you or a loved one suffers harm due to a low-head dam, contact Corradino & Papa to explore your options. ■

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Trouble

spotlight of the month

This is Trouble, and he is part of Millies family. He's 5 years old and a mix yorkie poodle – Trouble is #2, of a litter of 5 – He wasn't supposed to end up with me.

My mother and I fell in love with him. He has a gentle nature that it was difficult not to love him. ■

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proactive bicyclists

ARE SAFER BICYCLISTS

According to the National Highway Traffic Safety Administration, 846 bicyclists perished in crashes with motor vehicles on U.S. roadways in 2019. Another 4,900 were injured, some catastrophically — former NBA player Shawn Bradley was struck by a motorist earlier this year while bicycling and has been rendered paraplegic.

Drivers and bicyclists are required to share the roadways and follow all rules of the road. Common causes of bicycle-car crashes include the following:

- The “left cross.” A driver makes a left-hand turn into the path of an oncoming bicyclist. The driver typically doesn't notice the bicyclist or misjudges their speed.
- The “right hook.” A driver making a right-hand turn doesn't detect a bicyclist who pulls up on their right in a bike lane or on the shoulder, and cuts them off or strikes them.
- Bicyclists should never ride against traffic. It's unlawful, it's disconcerting to drivers, and it jeopardizes other bicyclists riding on the correct side of the road.
- A driver exiting a parked car opens their door into the path of a passing bicyclist.
- A driver or bicyclist runs a red light.
- A driver does not allow enough room for a bicyclist when passing.

Bicyclists should be proactive to improve their riding safety:

- Always wear a properly fitted helmet, which can reduce the risk of head injury by 50 percent, according to the Journal of the American Medical Association.
- Get noticed! Lights in the front and back; reflectors on the frame, tires, and pedals; and wear bright, reflective clothes while riding ... especially at night.
- Ride defensively; always assume the motorist doesn't see you.

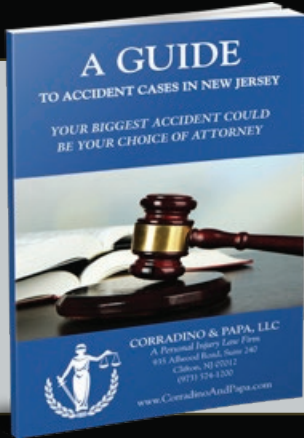
If you sustain a bicycling injury due to someone's negligence, contact [Corradino & Papa](#) to protect your rights. ■



June 2021 – Mark Your Calendars

June 4 — Doughnut Day June 5 — National Trails Day June 7 — Chocolate Ice Cream Day
June 10 — Ballpoint Pen Day June 13 — Weed Your Garden Day
June 19 — National Kissing Day June 30 — Meteor Watch Day

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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.

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Medical Malpractice
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Product Liability
Wrongful Death
PIP Arbitration**

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.

7 layer salad

Ingredients

Salad:

- 1 head iceberg lettuce, cored and chopped
- 1 teaspoon salt
- 1/2 medium red onion, sliced thin
- 6 hard boiled eggs, peeled
- 2 cups frozen peas
- 1 red bell pepper, seeded and chopped
- 1 cucumber, halved, seeded, and chopped
- 1 1/2 cups cheddar cheese, shredded
- 10 slices bacon, cooked until crisp and chopped

Dressing:

- 1 1/2 cups mayonnaise
- 3 tablespoons cider vinegar
- 1 tablespoon hot sauce, Frank's Red Hot is preferred
- 1 tablespoon sugar
- 1/2 teaspoon pepper

Instructions

1. Wash the chopped lettuce and thoroughly dry. Running through a salad spinner and then laying on a dish towel to soak up excess water is recommended. Meanwhile, soak red onion in a small bowl of cold water for 5 minutes to mellow flavor. Drain and pat dry.
2. Layer half the lettuce on the bottom of a trifle bowl or glass bowl. Sprinkle with 1/2 teaspoon of salt. Layer red onion on top.
3. Slice 3 eggs and place, standing up, around the edge of the bowl, sitting on top of the onion. Chop the remaining eggs and sprinkle on top of onion. Alternatively, chop all the eggs and layer on top.
4. Layer frozen peas, bell pepper, and cucumber on top. Add remaining lettuce to bowl and sprinkle with remaining 1/2 teaspoon of salt.
5. Mix together all the dressing ingredients and spread on top of the lettuce. Sprinkle cheese and bacon on top. Cover with plastic wrap and refrigerate for at least 6 hours. (see note) It isn't necessary to toss the salad before serving. Leaving layers in tact will keep the salad crisp and fresh longer. ■

