



Corradino & Papa



A Personal Injury Law Firm

973-574-1200

CHAMPIONS OF JUSTICE

page 2

Injury compensation and the taxman

page 3

February birthdays we celebrate

Winter motorcycling challenges—more than snow and ice

page 4

Strawberry cheesecake truffles

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 **Corradino & Papa** to protect your rights. ■




Your Biggest Accident Could Be Your Choice of Attorney


973-574-1200 • www.CorradinoandPapa.com



INJURY COMPENSATION and the taxman




Some people wonder if personal injury (PI) settlements and awards are subject to taxes at the state and federal levels. The answer? It depends.




Let's start with the good news. Personal injury compensation is generally *not* regarded as a taxable asset, as it's *replacing* assets that were lost due to injury caused by a negligent party.


But there are exceptions. Following are common aspects of PI compensation that can be taxed:




Lost wages. If an injury prevented (or prevents) you from working, you lost income. However, since those wages normally would have been taxed had the injury not occurred, they can be taxed as regular income when they are part of PI compensation.




Punitive damages. In rare circumstances, a plaintiff is awarded punitive damages on top of compensatory damages when willful, wanton, or reckless behavior led to injury or death. These damages are intended as punishment for the wrongdoer to deter similar actions or behavior in the future. As such, punitive damages are generally taxable.




Interest. Sometimes PI compensation is spread out in multiple payments spanning several years. The part of the compensation that's not distributed up front may earn interest until it is finally distributed. The interest on the compensation can be taxed.



Some instances of noneconomic damages (a.k.a. "pain and suffering"). Federal and state taxes might need to be paid on noneconomic damages if the emotional distress is not directly attributable to the initial physical injury — for example, the legal proceedings themselves, not the initial physical injury, produce emotional distress.



If you are injured due to someone's negligence, contact our firm. **[Corradino & Papa](#)** will fight to attain rightful compensation for your injuries. ■



Click on our number and give us a call **[973-574-1200](tel:973-574-1200)**... And visit our website **[click here](http://www.CorradinoandPapa.com)**

FEBRUARY BIRTHDAYS *we celebrate*

Maria Lopez

FEBRUARY 7TH



Haydee Perez

FEBRUARY 17TH

WINTER MOTORCYCLING CHALLENGES — *more than snow and ices*

Motorcyclists face unique circumstances. They have only two points of contact with the road, are more vulnerable in a crash, and rider visibility is a perpetual issue—problems magnified by winter conditions.

In regions that experience winter's full barrage, motorcyclists are more scarce. However, other motorists may not be as alert to the few who remain on the roads. The sun's low angle over winter complicates visibility, too, as do motorists who clear off frost and snow from only small portions of their vehicles' windows.

Cold tires have diminished traction compared to warm ones. Tire pressure will be affected, too—it's not a bad idea to check the tires prior to each outing. Freeze-and-thaw cycles can lead to potholes, cracks in the road, etc., which are even more threatening to motorcyclists. Road salt and chemical treatments can compromise traction, and a road's outer edges are more susceptible to ice buildup.

Sometimes temperatures fluctuate rapidly. Traveling through wooded/shaded areas or descending into low-lying areas may lead to a wet road suddenly becoming an icy one.

Dressing properly for the elements is critical. The cold can make a rider feel fatigued, diminishing alertness and reaction time, and cause muscles to stiffen, hampering maneuverability. Simply shivering can be distracting. Equipping a motorcycle with cold-weather wind guards and winter riding pegs can help combat winter conditions.

Finally, motorcyclists caught in a snowstorm need to employ commonsense measures like any other motorist: slow down, increase following distance, signal earlier, or pull over.

If you are injured in a motorcycle accident due to someone else's negligence, contact **Corradino & Papa** to protect your rights. ■



February 2024 – Mark Your Calendars

Feb. 14 — Ash Wednesday

Feb. 14 — Valentine's Day

Feb. 13 — Fasnacht Day

Feb. 11 — Super Bowl

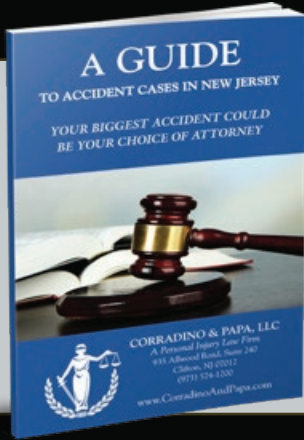
Feb. 2 — Groundhog Day

Feb. 19 — Presidents' Day

Feb. 29 — Leap Year's Day

Click on our number and give us a call 973-574-1200... And visit our website click here

www.CorradinoandPapa.com | [973-574-1200](tel:973-574-1200) | Corradino and Papa, LLC | February 2024 | 3



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.

[Click Here To Find Out More About Our Practice Areas](#)

Personal Injury
Car Accident
Truck Accidents
Auto Accident
Slip and Falls
Dog Bite
Premises Liability
Work Accidents
Workers' Compensation
Medical Malpractice
Construction Accidents
Motor Vehicle Accidents
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.

strawberry cheesecake truffles

Ingredients

- 1 and 1/2 cups (150g) graham cracker crumbs (about 10 full sheet graham crackers)
- 4 ounces (113g) full-fat brick cream cheese
- 1/3 cup (40g) confectioners' sugar
- 1/3 cup (55g) finely diced strawberries*
- 10 ounces (280g) white chocolate, coarsely chopped*
- optional: 1 drop red or pink food coloring

Directions

1. Line a large baking sheet with parchment paper or a silicone baking mat. Set aside.
2. Using a handheld mixer or a food processor, mix the graham cracker crumbs, cream cheese, and confectioners' sugar together. It may not come together at first, but if you keep mixing— and even use your hands for a minute— it will all come together to form 1 big clump. With a rubber spatula or wooden spoon, stir in the strawberries. The mixture will be wet from the strawberries.
3. Drop balls— about 1.5 – 2 teaspoons of mixture per truffle— onto the lined baking sheet. Chill in the refrigerator for 30 minutes. During this time, the truffles will "set" making them easier to roll into smooth balls. Roll into smoother balls after they've been refrigerated. Place back into the refrigerator as you melt the chocolate.
4. Coat in chocolate: Melt the white chocolate in a double boiler or the microwave. (Alternatively, you can temper the chocolate.) If using the microwave: place the chocolate in a medium heat-proof bowl. I like to use a liquid measuring cup. Its depth makes it easier for dipping. Melt in 15 second increments in the microwave, stirring after each increment until completely melted and smooth.
5. Dip each truffle completely into the chocolate using the spiral dipping tool or a fork. When lifting the ball out of the chocolate, remember to tap the dipping tool gently on the side of the bowl to allow excess chocolate to drip off. Place balls back onto the baking sheet after you dip each one. Stir food coloring into any leftover white chocolate, then drizzle over truffles. Refrigerate for 30 minutes or until chocolate has completely set before serving.



ENJOY !!!
Happy Valentines Day!