

Taubman *"We will fight for you!"* Kimelman & Soroka, LLP

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SPRING 2008 NEWSLETTER

TAUBMAN KIMELMAN & SOROKA LLP, welcomes as new clients Local 2222 of AFGE (AFL-CIO). Local 2222 represents screeners at all NY and NJ airports.

RECENT CASES OF INTEREST

SETTLEMENT OF \$475,000 FOR MAN WHO TRIPS AND FALLS DUE TO AN UNSECURED METAL PLATE IN FRONT OF HOSPITAL EMERGENCY ROOM ENTRANCE

A settlement of \$475,000 was negotiated on behalf of our client who was injured when a metal plate directly outside the entrance to the hospital emergency room slid when he stepped onto it causing him to lose his balance and fall.

SETTLEMENT OF \$850,000 FOR DRIVER OF CAR STRUCK IN THE SIDE BY CAR THAT SLID ON ICE

Our client, a 40 year old man on his way home from work, collects \$850,000 for back injuries when he is hit by a car that slid on ice into the side of his car.

SETTLEMENT OF \$300,000 AGAINST THE GENERAL CONTRACTOR FOR WORKER WHO TRIPPED AND FELL OVER RAISED FLOORING AT JOBSITE

A construction worker who was walking backwards as he rewound an electrical cord tripped and fell over raised cardboard that had been taped over marble flooring injuring his shoulder. A settlement was obtained for our client at a mediation.

ACADEMIC ADVISOR FIRED AFTER DIABETES RELATED WORK ABSENCE AWARDED \$205,000

At a Pre-Trial Conference, the City University of New York agreed to pay our client \$205,000 for damages as a result of firing our client while on FMLA leave for diabetes and hypoglycemia.

IMPORTANT AUTO INSURANCE INFORMATION !!

All of our clients should be aware of the basic types of auto insurance coverage available, so that you can make an intelligent choice when purchasing your policies. Many of you purchase insurance through a broker and are only interested in the cheapest coverage available. This is understandable, but you must be aware of the consequences. Brokers often fail to mention important coverage that you all should have. The following is for your information:

Liability Coverage-this is the portion of your policy which covers you if you are in an accident which is your fault. The insurance company provides a lawyer to defend you if you are sued. The minimum requirement to operate a car in New York is \$25,000 per person injured with a maximum of \$50,000 per accident. This is known as 25/50 coverage. **ADVICE:** If you have any assets to protect, you should increase this coverage to at least 100/300, otherwise any injuries you cause in an accident in excess of the minimum coverage will expose you to personal liability.

No-Fault Coverage-(also known as Personal Injury Protection)-this is the portion of your policy which provides coverage for you and your car's passengers for medical bills and lost wages suffered due to an auto accident. As the name implies, this coverage is automatic without regard to fault for the accident. The minimum required coverage is \$50,000. **ADVICE:** You may want to increase this coverage to \$100,000. If you or one of your passengers is seriously injured \$50,000 will not be enough to pay your medical bills and lost wages while you recover.

Uninsured and Underinsured Coverage- Uninsured motorist coverage is very important!! If you are injured by an uninsured vehicle, hit and run vehicle or a stolen vehicle, you can collect money from your own insurance company through this coverage. This coverage is usually the same as your liability coverage. It is automatically 25/50 unless you pay for higher limits. Underinsured coverage is equally important. Most insurance policies have the same amount of coverage for uninsured and underinsured unless it shows separately. Underinsured coverage can come into play only if you have more than the minimum liability coverage of 25/50. **ADVICE:** Increase your uninsured/underinsured motorist coverage to a minimum of 100/300.

Example of Underinsured coverage: You have 100/300 liability coverage and 100/300 underinsured coverage. Another car hits you and you are injured. Your injuries are worth \$100,000. The other car is driving with the minimum 25/50 liability coverage. You can collect the \$25,000 from the other car and another \$75,000 from your own (for a total of \$100,000) insurance company because you have the underinsured coverage. The reason is, the other car is underinsured compared to you. She has 25/50 liability coverage and you have 100/300.

Comprehensive/collision coverage-this coverage is the one that can really increase your insurance bill. This is the coverage that pays you for damage to your car or if it is stolen. Most people with older cars don't bother to purchase this coverage since it can be