



EDWARD R. YOUNG & ASSOCIATES

ATTORNEYS AT LAW

NASSAU ♦ SUFFOLK ♦ BRONX ♦ KINGS (BROOKLYN)

1-888-454-5297 WWW.EDWARDRYOUNG.COM

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HIGHLIGHTS OF LEGAL NEWS &
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Dear Friends, Neighbors and Clients,

After 30 years of recovering money for the innocent victims of other people's negligence, new situations and new laws are still constantly arising. I would like to share one with you that can save you a lot of heartache and money. For the longest time, the insurance companies have had yet another advantage built into the system such that the insurance company did not have to pay for injuries you may have sustained as a result of your spouse's negligence. They did not have to pay if your spouse hurt you! However, you now can protect yourself and your spouse, with the proper endorsement of your auto policy.

For example, just recently we have begun representation in a very tragic case where a husband of 50

years was being driven by his wife when a catastrophic accident occurred. The family had TWO MILLION (\$2,000,000.00) DOLLARS in coverage and the husband's injuries included fractures, surgeries and weeks on a respirator followed by months of painful and costly rehabilitation.

The family will need every penny of that coverage. Luckily, they had the proper endorsement on their automobile policy and economic tragedy was avoided. You can provide coverage for your husband/wife, but you should be sure that it is part of your automobile insurance policy.

Regards,

Edward R. Young

Know The Real Value of Your Accident Claim Before Settling It

A common mistake accident victims make is settling their claim for less money than their losses. This usually happens when a person settles a claim alone, based on what an insurance adjuster says he or she is entitled to recover. But insurance adjusters work for the insurance company, so you should never believe how much they say you can recover after an accident. Only your lawyer can

honestly tell you this. You may be surprised at everything you can be compensated for. Though recoveries depend on many factors, here are some types of damages accident victims can usually receive:

- Medical expenses. Accident victims are entitled to money for past and future medical expenses, including doctor's bills, prescription

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Be Careful What You Say After An Accident

Right after an accident, many people say things like "it was my fault" or "I'm not hurt." It is important to remember that anything you say can be used against you later and could lower the value of your claim. Since you don't have all the facts — and because panic and confusion can cause you to not think clearly — you should not discuss fault or your injuries at the accident scene or anywhere else before first consulting your lawyer.



Seek Legal Help Fast If You Are In An Accident

People who've been in an accident and are considering making a claim should be sure to get legal help promptly.

One reason why you must act fast is that there are time limits for making claims. If you wait too long, the deadline for making your claim may pass.

Another reason why you should get legal help quickly is that delay can hurt your case. The longer after the accident, the harder it can be to find witnesses and evidence. This can result in a lower recovery.

Do You Have Enough Uninsured and Underinsured Motorist Insurance?

Auto accidents involving drivers with little or no insurance are common. Victims of these accidents are often shocked to learn they will recover little money (often none at all) for their injuries and losses. Fortunately, there is an easy and inexpensive way for you to help avoid this tragic situation — by having enough uninsured and underinsured motorist insurance. Here is a brief explanation of each.

Uninsured Motorist Insurance. This protects you in the event a person who causes an accident and injures you has no insurance or is a hit-and-run driver. It lets you collect money from your own insurance company for your injuries and losses, including your medical expenses, lost wages and pain and suffering.

To benefit from this valuable protection, you must have it as part of your auto insurance policy. Uninsured motorist insurance can be one of the best auto coverages you buy. It can provide a great deal of protection usually at a low cost.



Underinsured Motorist Insurance. This protects you in the event a driver injures you and does not have enough insurance to pay for all your injuries and losses. For example, he or she may carry only the minimum amount of insurance required by law, but it may not cover all your injuries and losses. Your underinsured motorist insurance will protect you so that you will be fully compensated for your injuries and losses (up to the amount of your coverage).

Underinsured motorist coverage also must be part of your own auto insurance policy. It is also usually inexpensive.

The worst time to find out you don't have the right insurance is after an accident. So take a moment and review your auto insurance policies to make sure you have enough uninsured and underinsured motorist insurance. You will be glad you did, and can have the peace of mind knowing that you will be protected in the event of an accident with an uninsured, underinsured or hit-and-run driver.

Thank You For Your Referrals

Our firm receives many new clients as a result of referrals from clients and other friends of our firm. We would like to thank everyone who refers friends and family to our firm.



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We welcome and encourage referrals, and we will strive to provide top quality legal service to you and everyone you refer.

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How A Lawyer Helps You After An Accident

Everyone needs a lawyer some time. For most people this also includes a personal injury lawyer, either to help make a claim after an accident or help defend a claim made against them. Most people don't know all the things a lawyer does for them. When it comes to making a personal injury claim, here are some of the many ways a lawyer helps you after an accident:

- Recommend doctors and other health care providers to treat you.
- Evaluate your claim and tell you how much money you're entitled to receive. Your lawyer knows the law and can tell if you have a strong case and how much compensation you should receive. In contrast, insurance adjusters like to say your case is weak and that you aren't entitled to much money. They do this because they work for the insurance company, not you. By having your lawyer evaluate your claim and tell you what you should receive, you're more likely to get the maximum compensation.
- Explain your legal rights. You have many rights after an accident, including the right to consult your lawyer before answering questions from the other side or an insurance company and, in most states, the right to obtain damages even if you partly caused the accident. Not knowing all your rights can cause you to make a mistake that lowers or eliminates your recovery.
- Advise you who else may be liable to you. In many accident cases, more than one party is legally liable. Your lawyer can advise you which parties are liable in your accident case. This is especially useful when one of the parties is unable to cover all your damages.

Key Ways Lawyers Help Accident Victims . . .

- **Recommend doctors and other health care providers to treat you.**
- **Tell you if you have a strong case and how much compensation you are entitled to receive.**
- **Advise you of your legal rights and duties.**
- **Handle all calls and negotiations with insurance companies.**
- **Help you get more money than if you handle your claim alone.**



- Investigate. Your lawyer can help investigate to find out information that's unknown, identify and interview witnesses, get copies of police reports or medical files and do legal research as well.

- Help collect evidence. Apart from investigating, to make a claim or settlement proposal you need evidence to prove your case. Your lawyer helps you collect evidence by advising what information is needed, and ways to obtain it.

- Handle calls and negotiate with insurance companies. Not only will this lower the time you spend on the matter, but your lawyer is experienced dealing with insurance companies and won't be tricked by methods they use to delay or lower accident payouts.

- Help you get your car fixed, or get compensation if it can't be fixed.

- Help you get the maximum amount of compensation. Accident victims are often entitled to be paid for many things, including medical bills, lost wages and pain and

suffering. Your lawyer will help make sure not to miss a category of loss you're entitled to be paid for.

- Help you get more money than if you handle your claim alone. Studies have been done comparing amounts received by accident victims who handle claims alone with those who use a lawyer. They consistently show that accident victims who use a lawyer get more money.

- Loyalty and confidentiality. Your lawyer provides all these services with the benefits of loyalty to you, and confidentiality. Under the law and rules of legal ethics, you can trust that what you and your lawyer discuss in confidence will stay secret.

These are just some ways a lawyer helps you after an accident. A lawyer makes recovering damages easier and reduces the time you spend on the matter. Also — and perhaps most importantly — you will likely receive more compensation than if you handle your claim alone.

Know The Real Value of Your Claim, *continued*

costs, therapy costs and all other medical related expenditures.

• Lost wages. This includes money lost for missed work plus future lost wages. It doesn't matter if you work full or part time or you're self employed. If the accident reduces your earning capacity, you can also recover money for this.

• Pain and suffering. Accident victims can receive money for pain and suffering. It may seem hard to put a dollar value on this, but your lawyer knows how much other accident victims received in similar cases, and thus the amount you may recover.

• Disability and disfigurement. Money can be awarded for disabil-

ity or disfigurement resulting from the accident.

• Property damage. You can receive money to fix or replace property damaged in the accident.

If you are in an accident, don't guess how much you are entitled to receive, and don't believe what an insurance adjuster

tells you is the amount you can recover. This will almost certainly cost you a lot of money. Instead, consult your lawyer. Your lawyer is truly on your side, knows how much you should receive for each type of damage, and can therefore tell you the real value of your claim.

Don't believe what an insurance adjuster tells you is the amount you are entitled to recover.



If you are hurt in an accident, please call us. We are dedicated to providing top quality legal representation to accident victims. We fight for your rights and try to resolve your claim as fast as possible, with the goal being to obtain the maximum compensation for you.

We handle all types of personal injury cases and offer a free consultation. For experienced legal help after any type of accident, please call us.



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