



UNINSURED AND UNDERINSURED MOTORIST COVERAGE...ARE YOU PROTECTED?

DID YOU KNOW?

...Many people think that a workers' compensation claim can only be made for injuries such as a pulled muscle, broken leg or other similar type of injury that results from work related activity. However, injuries such as hearing loss, carpal tunnel syndrome and even heart attacks have been found to be covered under an employer's workers' compensation insurance. Karl Januzzi, a partner at Shollenberger & Januzzi, concentrates his practice on workers' compensation cases and has achieved favorable results for clients with these types of work related injuries.

...That based on 2008 statistics, almost two-thirds of the people who apply for social security disability benefits are denied at the initial level and that only about half of the people who are initially denied are granted benefits on appeal. Adam Wolfe, a partner at the firm, has successfully handled many social security disability cases and has achieved a success rate for his clients that is much higher than the average approval rate. While we can never guarantee a successful result in any case, Adam provides clients with diligent representation..

Unfortunately, we are often confronted with cases that have been dubbed "coverage tragedies." These are cases where the available insurance coverage was not enough to compensate the person(s) for all of the injuries and damages they sustained in a motor vehicle crash. In Pennsylvania, motorists are only required to have \$15,000 of insurance coverage to pay for injuries and damages sustained by other people as a result of their negligence. While there have been proposals to increase the required minimum limits, they have remained the same for over thirty (30) years. Likewise, there are people who choose to drive without any insurance at all. This is illegal, but often there is no recourse for those injured by the acts of an uninsured driver because those who drive without insurance tend to have little or no personal assets that the injured person could make a claim against.

So ask yourself, if I am injured in an accident caused by a driver with only \$15,000 of coverage, will that amount fully compensate me if I have to miss an extended amount of time from work or if I am left with pain that will never go away? If the answer to that question is no, then the next thing you have to ask yourself is whether you have adequately protected yourself through the purchase of sufficient uninsured and underinsured motorist coverage.

Uninsured motorist coverage is insurance that you buy on your own automobile policy that protects you if you are injured by the acts of a driver without insurance. Underinsured motorist coverage is insurance that protects you when the other driver does not have enough insurance to fully compensate you for your injuries and damages. You have the right to purchase as much Uninsured and Underinsured motorist coverage as you have purchased in bodily injury coverage (which is coverage you purchase in the event that you are the one at fault for causing a crash and injuring someone else.). For example, if you purchased \$100,000 of bodily injury coverage you can purchase \$100,000 of both Uninsured and Underinsured coverage. In addition, if you have multiple vehicles on one policy or that are insured with the same company, you likely have the right to "stack" the uninsured and underinsured coverage, meaning you would have available, the amount of Uninsured or Underinsured coverage you purchased multiplied by the number of vehicle you have on the policy or that you insure with that company. For example, if you purchased \$100,000 of Uninsured or Underinsured coverage, you have two vehicles on the policy and you chose to "stack" the coverage, you would have \$200,000 of coverage available, whether it be an Uninsured motorist claim or an Underinsured motorist claim.

It is worth the time to take a look at your policy to see what Uninsured and Underinsured coverage you have available. As always, the attorneys at Shollenberger & Januzzi remain available to all our past and present clients, as well as their friends and family, who have questions about their insurance policies and coverage. Don't hesitate to call and ask for Tim, Karl or Adam.



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NEWS FROM THE FIRM

When you call the firm, the new voice you hear is that of **Kathy Ryan**. Kathy is the firm's new receptionist. Kathy has sixteen (16) years of experience as a legal assistant and receptionist, in Central Pennsylvania, New Jersey and Connecticut.

We are also happy to welcome **Eileen Emmanuel** as the firm's file clerk. Eileen has a vast range of experience in managerial and detailed oriented work for both non-profit and for-profit companies. Eileen took over the filing duties from Stacey Kelley who has become the legal assistant to Adam Wolfe. Stacey started with the firm on a part time basis so she could spend more time with her family. Prior to that, Stacey worked for thirteen (13) years as a legal assistant in Lansdale and Harrisburg.

Josie Dellinger is another new addition as the firm's bookkeeper. Prior to joining the firm, Josie spent twenty-five (25) years working for an accounting firm. She has worked in all areas of accounting, including business accounting.

Welcome aboard, Josie.

Tim Shollenberger will once again teach at the Pennsylvania Bar Institute's Annual Automobile Insurance Law Seminar. His lecture will be shown to lawyers throughout the state. Tim and a co-author wrote a book on subrogation in Pennsylvania which is considered by many to be one of the most authoritative books on the topic. The book is updated and republished regularly by the Pennsylvania Association for Justice.

Partners, **Tim Shollenberger & Adam Wolfe**, were both selected to speak to the students at Widener University School of Law in Harrisburg at the October 27, 2010 Professionalism Day. Professionalism Day is a program established by the law school to allow the students to hear from established attorneys about the different practical aspects of being a lawyer in today's society. Tim spoke about small firm practice and Adam spoke about how technology affects the practice of law.

VISIT US ON THE WEB...CHECK OUT OUR NEW BLOG

In addition to our new and improved website, we have launched the Shollenberger & Januzzi Blog. The Blog will provide regularly added posts concerning legal aspects of motor vehicle crashes, motorcycle crashes, work place injuries, medical malpractice and social security disability claims. We hope that you will view the blog regularly and provide us with your thoughts and comments. We also encourage you to provide the blog address to anyone you think might find the postings useful. You can access the blog through a link on our website home page at www.sholljanlaw.com or directly at www.personalinjuryattorneyspa.com.

OUR PURPOSE

Shollenberger & Januzzi, LLP is committed to excellence in providing superior legal services in personal injury cases. We consider our past and present clients part of our legal family and we hope that they think of us as "their lawyers". Publication of this quarterly newsletter is another example of our determination to keep friends and clients informed about legal matters important to them. It is not intended to be offered as a source of advice pertaining to any specific matter. Please share the newsletter with neighbors, friends or anyone you think may benefit from the information it contains.

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