

AN INSIDER'S GUIDE TO THE CONFUSING WORLD OF NEW YORK AUTO INSURANCE...
by someone who doesn't make a penny selling auto insurance.



LEARN THE FIVE SECRETS TO BUYING AUTO INSURANCE

Don't Leave Your Family Unprotected
by Failing to Have the Right Coverage

JAMES B. REED, ESQ.

The Most Important Coverage You Can Buy (and I'll bet you don't have it!)

Secrets Your Insurance Agent Won't Tell You

How to Figure Out What Coverages You Do and Don't Have

When You Can (and Can't) Sue the Other Driver for Your Injuries

Learn the Secrets of Protecting You and Your Family

The Ultimate Guide

**to Protecting Your Family
from Irresponsible Drivers in New York**

By:

New York & Pennsylvania Injury Attorney

Jim Reed, Ziff Law Firm

www.zifflaw.com

Who is Behind This Book? Why Should I Listen to You?

I wrote this book to help level the playing field between you and the insurance company by making you an informed customer who knows your rights. It is my hope that this book will help you handle many routine insurance issues on your own or know when it's time to seek an attorney's help.

I've spent the last twenty years helping folks whose lives have been changed forever by careless drivers. Most folks end up in my office because they are being jerked around by insurance companies taking advantage of the fact that New York insurance law is so darned confusing that no one understands their rights. I believe that insurance companies have done a horrible job of educating their customers and they want to keep their customers in the dark.

As you will read in this book, I believe that insurance companies are more interested in protecting their profits than assisting their customers. I challenge any car agent who feels that I have misrepresented a single issue in this book to call me. I will be happy to buy them lunch so long as they permit me to write about our discussion in a future edition of this book. My guess is that I won't be buying many free lunches....

I have never represented an insurance company and never will. Insurance companies have *lots* of lawyers working for them – I just don't want to be one of them.

I am an injury attorney who represents the

seriously injured. I help my clients recover their medical bills, lost wages and fair compensation for their pain and disability. I proudly represent folks injured by drunk drivers, speeding tractor trailers, rear-ending cars and other careless drivers. I help people put their lives back together again after an accident. I wrote this book so people who aren't even my clients will be better informed and will be able to protect themselves and their families.

I am a proud member of the Million Dollar Advocates Forum. I have handled many Million Dollar + cases. With that said, remember, every case is different and my results in those cases are no guarantee of results in your case. But I *can* promise you I will work just as hard on your case as I worked on those cases....

It is my hope that you will find this information helpful but if you have additional questions please feel free to browse the Frequently Asked Questions section on my website at <http://www.zifflaw.com>.

If you have been seriously injured due to someone else's negligence, please feel free to E-mail me at: jreed@zifflaw.com or call 1-800-ZIFFLAW (943-3529).

Thanks for reading and good luck!!

Jim Reed

Car Insurance

What You Don't Know CAN Hurt You!

I have a confession.... For more than 20 years I've represented people injured in car crashes. I went to four years of college. I spent three years in law school. I read every article I can get my hands on about auto insurance in New York. I don't think I am stupid but...

New York auto insurance law is confusing! I frankly don't know if it's purposely confusing to keep people in the dark. I don't know if it's confusing because it's constantly changing. I don't know if it's confusing because the insurance companies are constantly changing the rules by changing their insurance contracts. But regardless of the reason, there's no doubt it *is* confusing.

If you think I am exaggerating the confusion, the New York Insurance Department prints what is supposed to be a "consumer guide" to auto insurance in New York. This "guide" is 176 pages! Who has time to read 176 pages?

I wrote this book to help you understand your auto insurance.

Let's face it. We all pay a lot of money for our car insurance. In fact, New York law requires us to carry insurance so we don't have a choice in the matter. The problem is that almost no one *really* understands their insurance. I want you to know what you need to know to protect yourself and your family. I want you to know without having to spend days reading tons of confusing information.

I WANT YOU TO KNOW THE SECRETS YOUR INSURANCE AGENT NEVER TOLD YOU.

Remember, your insurance agent works for the insurance company. He or she gets paid by the insurance company. They take their marching orders from the company.

Under New York law, insurance agents are *not* considered professionals so unlike doctors or lawyers who can be sued if they fail to properly represent you or treat you, an insurance agent generally cannot be sued if they fail to properly advise you.

Although there are many good insurance agents out there, some do *not* do what is best for you—they do what is best for their company! We all know that it's tough to bite the hand that feeds you. If the agent ticks you off, he loses one customer. If the agent ticks off the company, he loses his job....

Don't get me wrong, there *are* good agents out there but *you* need to make sure you have a good one and *you* need to know what insurance you need.

I want you to know the one type of coverage that everyone should have and that almost no one does have.

There's a type of coverage in New York that can make sure you and your family are fully protected no matter what the circumstances of the other driver. The other driver is a young kid who has only the minimum-required insurance? The other driver is a drunk driver who lost his insurance because of three DWI's? Do you think you are fully protected under your current insurance? Better think again....

Why would your insurance company not encourage you to buy the most important protection for you?

Sad to say, it's because of money. Profits. Millions and millions of dollars.

Insurance companies make profits by collecting more money in premiums than they pay out in claims. Simple math. There is no incentive for insurance companies to sell you a type of coverage where the premiums are low and the potential payouts are high.

New York law requires insurance companies to tell you about this coverage but most people have never heard of it!

In New York, we even have a law that says an insurance company is required to offer this type of coverage to you but I have had personal experience with *many* clients who tell me they have never heard of the coverage before. These are smart people but they don't have a clue when I start asking them about their insurance coverages.

It's become clear to me why these folks don't know about this coverage and haven't purchased it—it's because their agent hasn't really pointed out the need for the coverage. And why is that? Because the insurance companies that these agents work for don't really want to sell this coverage. Why would they not want to sell more coverage? That doesn't make sense – don't they want to sell more insurance? Normally they do want to sell more coverage but not when doing so will lose them money. How do they not make more money if they are selling more coverage? Because the coverage doesn't cost much but the potential payouts are *huge*.

The good news is that the insurance company's loss can be your gain. Your job is to protect yourself and

your family, not the insurance company's profits.

So, how do you protect yourself and your family?

It's really pretty simple once you know how it all works.

This book will help you understand the key to protecting yourself:

Know what insurance coverages you need!

Understanding Auto Insurance Coverages in New York

There are two general categories of insurance coverages:

1) "Liability Coverage"-- coverage that protects the "other guy" if you hurt someone else

2) Coverage that protects you and your passengers.

These are the ones most people do *not* understand and since these are the ones that protect *you*, it is critical that you understand each one of them. There are two main types of coverage under this category:

A. No-fault coverage (NF)

B. Supplementary Underinsured Motorists Coverage (SUM)

Protecting Others – Liability Insurance

New York law requires *all* licensed vehicles to be covered by liability insurance.

Liability insurance covers the other driver (and his passengers) if you are at fault in causing a crash. If you are at fault and cause an accident, your liability insurance coverage compensates the other driver for his injuries and damages. Likewise, if the other driver

was at fault in causing the crash, his liability coverage would cover you (and your passengers)

Please note the important distinction – unlike no-fault coverage that will be discussed below – liability insurance only pays when one vehicle is found to have been at fault and it only pays to the folks in the vehicle that was not at fault.

But the big thing that almost no one understands is that you cannot automatically or easily get the money from the other guy's insurance company even if he is 100% at fault!

You can only recover from his insurance company if they want to be nice (yeah, right!) Or by pursuing a lawsuit and proving that you have suffered a "serious injury"!

That's right, even if the accident is totally his fault, you don't recover one dime from his insurance carrier unless you can prove you suffered a "serious injury"!

So what the heck is considered a "serious injury"? Here's how the New York Insurance Law defines serious injury:

- Fracture of a bone
- Significant facial disfigurement with visible scarring
- Loss of a limb
- Permanent loss or use of a body organ, member or system
- Permanent consequential limitation in use of a body organ or member
- Significant limitation in use of a body function or system
- A medically determined impairment that prevents the victim from conducting their normal

daily activities for at least 90 days during the 180 days immediately following the accident.

- Loss of a fetus
- Death

These injuries must be medically proven. Your complaints about your injuries alone are not enough; rather, expert medical testimony and medical documentation are required to pursue a lawsuit.

If you DO have a serious injury, you should definitely talk to an experienced injury attorney BEFORE you talk to the other insurance company!!

Although it is not the purpose of this book to talk about the handling of a serious injury lawsuit (E-mail me at: jreed@zifflaw.com or call me at 607-733-8866 for my other book covering that topic). Let me just say that you should *never* talk to the liability adjuster for the other driver's insurance company until *after* you have at least consulted with an injury attorney who knows the ropes.

Most injury attorneys do not charge for the initial consultation (I do not), and most will be happy to help you understand the dangers of talking with the liability adjuster. Even if I am not retained to handle a person's claim, I am happy to explain the pitfalls of trying to negotiate your claim on your own.

Remember, insurance companies spend millions of dollars each year training their adjusters to get you to settle your claim for as little as they can!

Adjusters will tell you almost anything to get you to sign on the dotted line and they will often misinform you about the law.

They will tell you that they are your best buddy

and they will help you get your claim settled "real fast" (if you believe that, I have a bridge to sell you...)

They will tell you that you don't need a lawyer (ask them if the insurance company has any lawyers working for them and ask them why they need a lawyer if you don't...).

They will tell you that the lawyer will take 1/3rd of your money as his fee. True, but they don't tell you that a national study proved that people represented by an attorney recovered 300% more than unrepresented persons – this means that even after that attorney's 1/3rd fee is deducted, you still get *twice* as much with an attorney as the un-represented person gets trying to handle the claim on his own.

Finally, just know that if you sign a Release (a Release is legal document that the insurance company will insist on your signing before they will give you any money), you are giving up any and all legal rights you may have to go after the other driver no matter how bad your injuries become in the future. Need additional surgery after you signed the Release? Tough luck, you are done. **BOTTOM LINE: TALK TO AN INJURY ATTORNEY BEFORE YOU TALK TO THE OTHER PERSON'S INSURANCE COMPANY.**

But even if you have suffered a serious injury, don't think the other guy's liability insurance coverage is going to adequately protect you even if the accident is his fault!

If the accident is his fault, why won't his coverage protect you or your family? Because sadly the required insurance limits are very low. Why is that

sad? Because as you will read below, if the car or truck that crashes into you only has the minimum liability coverage required by New York, you may be horribly injured and unable to work for the rest of your life but you end up with nothing! That's why this book is so important to you and your family—this book tells you the secrets of protecting yourself! But before talking about the coverages to protect you, let's finish talking about the liability coverage that protects the other guy.

Under New York law, every vehicle is only required to have minimum liability policy limits of \$25,000/\$50,000.

What does this mean? It means that if another driver crashes into you, the most his insurance company will be required to pay any one person injured in the crash is \$25,000 and the most they would be required to pay for all persons injured in the crash is \$50,000.

Of course, people can purchase more than the minimum liability limits of \$25,000 (and I strongly recommend that my clients do so for the reasons discussed below), my twenty years representing folks hurt in car crashes have taught me one tough but important lesson: the worst drivers carry the least insurance!! That's right, the people who have had several bad accidents because they drive too fast all the time, the person who has two previous DWI's, the nineteen year old driving his souped-up car....Those are the folks who cause most accidents. And those are the folks who invariably carry the minimum limits. And sadly, there is no law that says the worst drivers

should have to carry more insurance to protect the rest of us.

So, if a drunk driver with minimum liability insurance smashes into your car while you are driving with your spouse and two kids, and all four of you receive horrible injuries, the absolute maximum the drunk's insurance company would have to pay your entire family is \$50,000. So you can't go back to work, you have monstrous medical expenses for your entire family and all they have to pay is \$50,000. And for those who think \$50,000 sounds like a lot of money, trust me; \$50,000 is *nothing* when you are not working. \$50,000 is *nothing* when one day in the ICU can cost \$18,000 (not an exaggeration – one of my clients recently received an \$18,000 bill for one day!). \$50,000 is nothing when it may have to be split among many injured persons.

So if the other driver's liability insurance isn't going to protect you, you better make sure your own insurance is going to protect you!

Protecting Your Family – *The Coverages That Protect You*

Thankfully, there are insurance coverages that *do* protect you and your family. Like I said at the beginning of this book, this auto insurance stuff is complicated but please keep reading because now we are talking about the really important coverages.

There are two main types of coverages that protect you:

- 1) No-fault coverage – all New York vehicles are required to have this coverage. The big secret is

that for a low additional premium you can greatly increase the amount of your no-fault coverage.

- 2) Supplementary Underinsured Motorist's coverage this is the biggie that no one knows about! This is the coverage everyone should have!

No-Fault Insurance in New York

New York is a no-fault law state and no-fault insurance coverage does help to protect you and your passengers.

What is "no fault" insurance?

No-fault (NF) insurance in New York means that the insurance carrier for your vehicle, rather than the insurance carrier for the other vehicle, pays your medical bills or lost wages. This is true regardless of who was at fault in causing the accident – that's why it's called no-fault.

However, no-fault does not apply to property damage claims (that's the damage to your vehicle) which are usually paid for by the insurance carrier for the vehicle that caused the collision (the at-fault vehicle), or, by your carrier if you carried collision coverage.

No-fault benefits include:

- Your hospital and medical expenses.
- Your lost wages equaling 80% up to \$1000 per month for a period not exceeding three years (Note: some policies provide more than the \$1,000 per month minimum required by New York law).

All New York NF policies are required to provide *total* coverage of a minimum of \$50,000 for both medical costs and lost wages.

However, you can (*and should!*) purchase additional NF coverage (usually called APIP—Additional Personal Injury Protection) to provide limits higher than \$50,000. Like I said before, this additional coverage is relatively inexpensive considering the huge amount of extra protection you are purchasing for your family.

See Appendix A at the back of this book for a real-world analysis of how little more it costs to boost your NF coverage to provide more protection. You will be shocked.

Why You Should Consider Buying No-Fault Coverage Limits Higher Than \$50,000

Like I said before, \$50,000 sounds like a lot of money but it really goes fast if you are not working or if you are receiving expensive medical treatment. We all know how outrageous medical expenses are and we all know how fast our regular bills add up when we are not able to work.

I strongly urge my clients to consult with their insurance agent to see how much more it would cost to purchase AT LEAST \$100,000 of NF coverage rather than the minimum of \$50,000. Even more than \$100,000 is better and the cost for the additional coverage is very low.

A good insurance agent can explain that it is the basic amount of coverage that is expensive to purchase but that increasing the basic coverage to add

additional coverage does NOT cost much more but it provides LOTS more protection to you.

Supplementary Underinsured Motorists Coverage *The Most Important Coverage You Can Buy!*

This finally brings us to the coverage that almost no one knows about but could be the most important coverage you can have if you are involved in a serious accident.

Remember earlier I talked about the ridiculously low mandatory liability limits that are required in New York? New York law requires just \$25,000 per person or \$50,000 total per accident no matter how many people were hurt? If you are in a bad accident, those amounts could be exhausted in a heartbeat....

The good news is that New York requires *your* insurance company to offer you another type of coverage called Supplementary Uninsured / Underinsured Motorists coverage, or SUM. Your company is required to offer you SUM coverage up to the amount of liability coverage that you carry on your vehicle.

What SUM coverage provides is coverage from *your* insurance company to protect *you* (and your passengers) in the event that the other driver is driving illegally without any insurance (uninsured) or driving with policy limits that are not high enough to cover your damages (underinsured).

While liability coverage protects the other guy, SUM coverage protects you!

You would think that everyone would know about and have SUM coverage but I can tell you from cruel, hard experience representing the victims of bad

accidents, that very few people know about or have SUM coverage. Why don't people know about SUM coverage? Because most carriers hate writing SUM coverage because the premiums they charge for SUM are low, while the potential payouts are high. Remember that word "profit"? SUM isn't great for profits and consequently insurance carriers do not encourage their agents to push SUM coverage.

If you learn nothing else from reading this book, please know that you should definitely ask your insurance agent about SUM coverage! You should insist on SUM limits equal to the amount of your liability limits. It won't cost you much extra but it *will* provide you a lot more protection.

See Appendix A for cost comparisons for increasing your SUM coverage. You will be shocked at how little extra it costs.

A Real-World Example Of How Your Auto Insurance Works

Let me give you an example to explain how SUM coverage works in combination with your No-Fault coverage and the other driver's liability coverage.

Assume you are well-informed from having read this book and you tell your insurance agent that since you are carrying \$250,000/\$500,000 of liability coverage to protect the other guy, you also want \$250,000/\$500,000 of SUM coverage to protect you and your passengers. You also asked your agent for additional coverage (APIP) that boosts the minimum no fault coverage from the required minimum of

\$50,000 up to \$100,000.

Let's assume you, your spouse and your two kids are on the way home from dinner one night. Tragically, a drunk driver with a long history of drunken driving accidents runs a red light at high speed and smashes into your car. Your entire family is badly hurt. You have a broken leg, broken ribs and horrible back pain. Your spouse is in the ICU with a broken neck and wrist. Your kids each suffer broken bones and facial lacerations. Both you and your spouse end up needing surgery. Medical expenses for the four of you are more than \$350,000. Both you and your wife are out of work for months. Your lost wages are more than \$50,000. Your mortgage goes unpaid; your car loans go unpaid.

The good news is that the first \$50,000 of medical expenses and lost wages are paid by your basic No-Fault coverage. Even better, since you were smart enough to buy additional NF coverage (APIP) boosting your limits to \$100,000, you have a total of \$100,000 for your medical expenses and lost wages.

The bad news is that even \$100,000 doesn't begin to cover all your bills. You are still \$300,000 short.

So you think, "No problem, it's the drunk driver's fault so of course he will be liable for my expenses." That's a great thought. Guess what? The drunk only has a minimum liability policy of \$25,000/\$50,000. Even though he has a horrible driving record he only has \$25/50,000 in coverage and accordingly all his insurance company is required to pay is \$25/50,000.

So you think, "\$25/50,000....that's just his insurance company, surely I can sue him personally

and collect from him for all my injuries and damages." Better think again. Twenty years plus of handling accident cases has made one thing clear to me – 99.99% of the time, the folks who are causing the worst accidents and who are driving around with minimum policy limits, are the same folks who don't have a penny in the bank, their house is mortgaged to the hilt and there is a huge loan on their car.

Have you ever heard the phrase "the judgment isn't worth the paper it's written on"? Or "you can't get blood from a stone"? Yup, you guessed it, suing the drunk personally is a waste of time and money.

You are up the proverbial creek without a paddle. Or are you?

Remember, you were smart enough to pay for that extra \$250,000/\$500,000 of SUM coverage. Remember, the annual premium for that coverage cost you just a small amount more money per month (see Appendix A for real numbers). Well, that was the best money you ever spent. Why?

SUM pays you the difference between the amount of your coverage and the amount of the coverage for the other driver who is "underinsured".

In our example, you have total SUM coverage of \$500,000 and the drunk driver has \$50,000 of coverage, so your insurance company is required to pay you for the full extent of your damages up to \$450,000!

SUM coverage saves the day for you and your family!

**However Please Understand That
SUM coverage is not the same
as "umbrella" coverage.**

This is important because it's something even most insurance agents don't understand.

It has been my experience that when my clients visit their insurance agent to request more SUM coverage, many agents suggest they buy an "umbrella" policy instead.

An umbrella policy is a separate policy of insurance that provides coverage over and above the coverages you already have.

While umbrella policies *can* be a good idea, most umbrella policies do not include SUM coverage!

If your agent claims that his umbrella policy does include SUM, make sure to see it in writing both in the policy itself and in a separate letter from the carrier expressly stating that SUM is included. Better safe than sorry.

If you have a question, please call us. We feel that making sure that you have proper protection for your family is so important that we will waive our normal \$250 charge to walk you through the process of increasing your coverage. You can call me at 607-733-8866 and just mention you have an insurance question after reading my book.

Spousal Coverage In New York

What It Is And Why It's Important For You To Ask For This Coverage Too!

Ok, we are getting near the end now. There is just one more type of coverage that we should discuss – spousal liability coverage.

To understand this coverage you need to know a little history and a little law. In New York, if a spouse is careless or negligent and hurts his or her spouse, then the injured spouse can sue the spouse who caused the injury. While this has long been the law in New York the problem was that most insurance policies expressly denied any coverage in the situation where one spouse injured the other spouse. This meant that you technically had a legal claim but you had no way of collecting on it because there was no insurance coverage.

Thankfully, New York Insurance law recently changed so that you now can purchase coverage for this situation. The best news of all is that this coverage is sometimes free (check with your carrier) or *very* cheap (less than \$20 a year). I therefore recommend that my clients *always* inquire about this coverage. Let's face it, we all hope and pray that our spouse doesn't screw up when he or she are behind the wheel and we are riding as a passenger, but common sense suggests that you want to have coverage should you need it.

How Do You Know What Insurance Coverages You Currently Have?

Although your actual insurance policy is a big thick document with many pages (it is actually a contract between you and your insurance company) there is usually just one or two pages called the declaration sheet that sets forth the various coverages you have paid for.

On the opposite page is a sample declaration sheet showing the following coverages:

- (1) Bodily Injury Liability-- that's coverage to protect the other guy
- (2) Property Damage Liability-- that's coverage for any property damage you might cause.
- (3) PIP Basic-- that's the mandatory NF coverage for medical bills and lost wages.
- (4) Optional Basic Economic Loss-- that boosts basic NF to \$75,000
- (5) Additional PIP-- that boosts NF another \$100,000 to \$175,000
- (6) Supplemental UM/UIM-- this is the important one!! It provides up to \$1,000,000 to protect you and your family if you are injured by an uninsured or underinsured driver.



ERIE INSURANCE COMPANY
P.O. Box 1099 Erie, PA 16530

Auto Quote Summary

WALLIN INSURANCE AGENCY, INC.

Prospect: NEW CLIENT &

MRS CLIENT

1 MAIN ST

ELMIRA NY 014901

Effective Date: 10/23/2006

Home Phone No: () -

Work Phone No: () -

Alternate: () -

VEHICLE SUMMARY:

Veh	St	City/Co	Ter	Zip	Year	Make Description	VIN
1	NY	307	017	014901	2003	CHEVROLET CAVALIE *	
2	NY	307	017	014901	2003	CHEVROLET BLAZER *	

Veh	Veh Type	Sym	Class	Sec Class	LP	DDP	IOS
1	PP	H	A1BSM	MM30	No		
2	PP	8	A1BLM	FM30	No		

DISCOUNT SUMMARY:

Veh	Multi-Car	Age 55	RedUse/ Mthm	Anti-Theft	Pass Rest	Acc Prv	Driver Training (Ages 15-20)	Anti-Lock Brakes	ATS/ CSD	Perf	YDD
1	Yes	No	No	3	Yes	No	No	No	No	No	No
2	Yes	No	No	3	Yes	No	No	Yes	No	No	No

Number of Drivers: 2

Pay Plan Discount Applies.

COVERAGE AND PREMIUM SUMMARY

Coverages	Limits of Protection	Premium Per Vehicle	
		Veh 1	Veh 2
Bodily Injury Liab	500,000-1,000,000	\$92.00	\$105.00
Property Damage Liab	100,000	\$77.00	\$89.00
FIF-Basic	50,000 - No Ded	\$93.00	\$106.00
Opt Basic Econ Loss	25,000	\$8.00	\$7.00
Additional FIF	100,000	\$16.00	\$15.00
Suppl UM/UM Bod Inj	500,000-1,000,000	\$100.00	\$100.00
Comprehensive	250 Ded - Full Glass	\$108.00	\$91.00
Collision	250 Ded - ACV	\$197.00	\$180.00
TOTAL PREMIUM PER VEHICLE		\$691.00	\$693.00
TOTAL ANNUAL PREMIUM		\$1,384.00	
MOTOR VEHICLE FEE		\$10.00	
TOTAL ANNUAL PREMIUM FOR PAY PLAN A		\$1,394.00	

ERIE Insurance has many convenient payment options available. Your ERIE Agent can help you select a payment program that best fits your needs. Just contact your Agent for the details.

Please remember that this quotation is based upon information provided by you and uses the rates in effect on the date shown above. If the information is inaccurate or if the rates change, then the quotation is inapplicable. The purpose of the quote is merely to provide you with an estimate of the cost of your Auto insurance.

This is not an offer of coverage. Actual coverage is not in effect until an application is signed by you and accepted by us.

Thank you for the opportunity to provide this competitive quotation.

Visiting Your Agent To Review Your Policy And Discuss New Coverages

So here are my minimum recommendations for insurance coverage for my clients:

- \$100,000 total in NF Benefits
- \$250,000/\$500,000 in Liability Coverage
- \$250,000/\$500,000 in SUM Coverage
- Spousal liability coverage

Now that you know what coverages you need (My minimum recommendations: \$100,000 total in NF benefits, \$250,000/\$500,000 in liability coverage, \$250,000/\$500,000 in SUM coverage, and spousal liability coverage), it's time to schedule an appointment with your insurance agent. My recommendation is an in-person meeting. Although most people like visiting their insurance agent about as much as going to the dentist, it is important that you take the time with your agent to make sure you get exactly what you want. Be patient, ask for explanations of what the different coverages mean. Take this book with you if necessary. Just make sure you leave knowing what coverages you are paying for.

Appendix A

Insurance Coverage Cost Comparisons

Here are some cost comparisons taken from the New York Insurance Department website. The comparisons are representative only but they will give you a rough idea of how much additional coverage might cost you. These numbers are for a 35 year old adult male living in Elmira, New York.

Required minimum coverage (liability coverage of \$25,000/\$50,000, uninsured motorist coverage of \$25,000, \$10,000 property damage and \$50,000 NF coverage): \$291 annual premium – this is the minimum amount of coverage that New York requires every driver to carry. No cutting corners here.

Now let's look at the increased coverages that I would recommend and you will be shocked at how little more it will cost to buy lots more protection:

- Increase liability and SUM coverage to \$100,000/\$300,000 just \$62 more a year (only \$5/month!)
- Increase NF coverage to \$100,000 (APIP) just \$10 more a year (less than a buck a month!)
- Add spousal coverage sometimes free but almost always less than \$20/year.

Using this example, just \$6 extra per month:

- Increases your liability coverage by 400%,

- Increases by 400% your coverage if you get hit by someone with no insurance or minimum coverage,
- Increases your coverage for medical bills and lost wages by 200%!
- Adds coverage if you are injured by your spouse.

This is money well spent.

Appendix B

We are different (and proud of it!)

The lawyers at the Ziff Law Firm strive to be different:

- We do not take every case! We are selective about the cases we take. So if you sprained your pinky or only missed a couple days from work and now are feeling fine, we are not the law firm for you. That's not to say that we won't help you by explaining what your rights are under the law, it just means that we can't agree to take your injury case. Call us or e-mail us first and we will tell you what we think you should do.
- We take fewer cases so we have more time for your case. Because we don't take every case, we have more time to work on the good cases. We think that is why we have been successful in getting such good results over the years. See our website at: <http://www.zifflaw.com> for some of our results. If you hate computers, call us at (607)733-8866 and we will send you a copy of our results.
- We are local lawyers, not lawyers three hours away. We know that you are constantly bombarded by lawyer advertising from distant lawyers who claim that they can handle your local case. Do you really want to drive to Buffalo (or Rochester or Syracuse...) every time you need to see your lawyer? Do you really think a Buffalo lawyer is going to routinely come visit you? Has

the Buffalo attorney ever tried a case in Chemung, Steuben, Schuyler county? Do they know the local judges, the jurors, the court personnel? For more than sixty years we have concentrated our practice on the Southern Tier of New York and the Northern Tier of Pennsylvania.

- Three injury lawyers, not fifty. Sometimes bigger is better and sometimes it isn't. At the Ziff Law Firm, Carl Hayden, Jim Reed and Adam Gee, personally handle your case. We don't have fifty lawyers or seventy paralegals. Paralegals or non-lawyer "case managers" do not negotiate your case. Your case is not shuffled around a huge office. You get the personal attention you deserve.

Ziff Law Lawyers Do Handle Other Types of Legal Matters

We know that the laws are so complex that one attorney can't begin to master all the areas of law. While our three Injury Attorneys only handle personal injury and medical/legal malpractice cases, we *do* have other lawyers in our firm that handle other types of cases – Real Estate, Wills & Estates, Bankruptcy, Estate Planning, Matrimonial/Family Court and Workers' Compensation. If we don't have an attorney who handles your type of matter, we are happy to help you find a lawyer who does.

Our Reputations Mean the World to Us

We live in a small area where everyone knows everyone else. We can't tell you the number of times we run into our clients at Lowe's, Wal-Mart or Wegman's. It's one of the things we love about our area but we also know that if we do a poor job for a single client, word will travel like wildfire. Although we aren't perfect (and we are constantly working to improve), we strive to do the best we possibly can for *every* client.

We Are Proud of our Reputation in the Legal Community as "Lawyer's Lawyers"

A significant percentage of our cases comes from other lawyers who recognize that their clients can be best served by referral to us. Our firm is A-rated (the highest rating!) by other attorneys in the Martindale-Hubble Attorney Directory. Carl Hayden was the only local plaintiff's attorney ever selected for the prestigious position as a Fellow of the American College of Trial Lawyers. In recognition of his achievements on behalf of his clients, Jim Reed was selected for the Million Dollar Advocates Forum. Adam Gee has successfully handled many difficult cases.

We are Easy to Talk To

We understand that most folks have been fortunate enough to not need an attorney before and might be

anxious about calling one. That's why we try to provide as much information as possible in books like this one and on our website (<http://www.zifflaw.com>). We truly believe that there's no such thing as a stupid question. If you have a question, feel free to call us (607-733-8866) or e-mail us at : info@zifflaw.com.

We Hope You Ask Around About Us

We still believe the best way to find a lawyer is word-of-mouth. Ask around with your family, friends and neighbors to see whether they have heard of the Ziff Law Firm or have been represented by us. Ask if they think we did a good job for them.

We Want to Hear from You

If you have a suggestion to improve this book, our website, or our firm, we want to hear from you. Please e-mail any suggestions to our Managing Partner, Jim Reed at: jreed@zifflaw.com.

Thanks for reading and call us if we can help.

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Free Newsletters from the Ziff Law Firm

Do you have unanswered legal questions?

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These are just a few of the topics that we discuss in our free newsletter "*Legal News You Can Use*". Don't worry, our newsletters aren't the boring, canned newsletters you might receive from firms who just buy a pre-printed newsletter and slap their names on it – we write our own newsletters and we try to answer *your* questions. In fact, if you have a question you would like answered, just send it to us and we will be happy to include it in our newsletter or answer you directly.

We believe that an informed public is very important and that many legal disputes could be avoided if people had a better understanding of their legal rights and how to protect them. Often, simple advice *before* you have a legal dispute can avoid the dispute altogether.

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Call 607-733-8866 and ask our receptionist
to sign you up for our FREE newsletter.



ABOUT THE AUTHOR

For more than 20 years, Jim Reed has battled insurance companies on behalf of injured persons. Jim limits his practice to significant personal injury and medical malpractice cases. He is admitted to practice in both N.Y. and Pennsylvania and has extensive experience handling cases throughout both N.Y. and Pennsylvania.

Jim is a member of the Million Dollar Advocates Forum. He has personally handled several Million Dollar + Cases. He is an active member of the New York Academy of Trial Lawyers and the N.Y. Trial Lawyer's Association. Jim has lectured frequently on legal topics and appears weekly on WETM-TV responding to viewers' legal questions.

Jim has not, and will not, represent insurance companies. He knows that insurance companies are in business to maximize profits and that they do so by charging high premiums for coverage and paying as little on claims as possible.

Jim wrote this book to level the playing field between you and your car insurance carrier to ensure that you do what is best for your family, not the insurance company. He firmly believes that information is power. Visit his website at <http://www.zifflaw.com> for additional information on a wide range of legal topics including medical malpractice, motorcycle insurance, real estate, wills, Small Claims court, and more....

Jim is the Managing Partner of the Ziff Law Firm, Elmira, NY. For more information about the law firm and the settlement/verdicts ZiffLaw has earned for its clients, please visit <http://www.zifflaw.com>.

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