



## Supplemental Underinsured Motorist Coverage

Happy Independence Day - and here's to helping give financial independence to the victims of unfortunate accidents.

One of the easiest ways to help get additional compensation for injuries is also probably the most often overlooked by general practice attorneys.

Every time you buy car insurance in New York, the insurance company must offer you the right to purchase **Supplemental Underinsured Motorist (SUM)** coverage.

We have handled numerous cases that provided additional compensation because we knew where to look and took the time and trouble to go the extra mile for our clients.

A recent case is a good example: On September 5, 2002, a young college student was badly injured while driving his motorcycle. He retained what he considered the "family lawyers" - a very nice and competent firm who had handled various matters for the family over the years. The accident had occurred when the client was reportedly performing a 'wheelie' on the roadway. The police reported both drivers shared responsibility. The injuries were very serious and permanent, and when that firm accepted the file it should have been handled with extreme care to be sure all possible insurance carriers were notified right away.

Instead the lawyer saw that the client only had the minimum policy, as did the other driver, and never pursued the matter further telling the severely injured client he could get a "quick settlement" but there was no coverage available elsewhere.

Discouraged, the client came to our offices and we were retained to see if more could be done. We investigated and found that although his driver's license still had his parents' address on it when the accident occurred, he had recently moved in with his sister who drove a company car with substantial Supplemental Underinsured Motorist coverage! We wound up representing the young man in two different lawsuits - one against the driver and owner of the car and one against the insurance company for his sister's corporate car. The case was settled when we received offers that more than tripled what he would have received from the prior attorneys.

Our firm has provided a wide range of legal services to Long Islanders since the 1950's. However, we have a special emphasis on the rights of injured persons and have put those years of experience to work for many who, like that student, would be left with little or no recovery.

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