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CARPEY LAW



THE CARPEY CHRONICLE

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THE Information Resource For Accident Victims In Pennsylvania

We Salute Our Heroes

A Special Thank You to Petty Officer Jennifer Calow



In honor of Veterans Day, we would like to extend our thanks to the active and veteran members of the U.S. Military for their service. With undying gratitude, all of us here at Carpey Law extend our profound appreciation to all who serve and have served to keep this great country free. We honor you today and every day.

We would also like to take this opportunity to give special thanks to our friend, Petty Officer Jennifer Calow, who returned home safely from Afghanistan last month after spending 5 months at the United States Embassy in Kabul with her K-9 bomb sniffing dog, Lassie. This is her story.

Small-Town Girl Enlists in Navy

Petty Officer Calow joined the Navy in 2009 and trained to become a military working dog handler in San Antonio, Texas for six months. She then went to Whidbey Island Washington for two years for additional training. She was stationed in Rota, Spain, before being deployed to Afghanistan for her first time.

First Deployment to Afghanistan

Similar to the movie "Megan Leavey", Petty Officer Calow and her explosive detection dog, Kony, spent much of their time in Afghanistan combing through small villages looking for explosives and terrorists. Her mission in Afghanistan ended after nine months and she returned home, safely.

Serving at The U.S. Embassy in Kabul, Afghanistan

In May, Petty Officer Calow returned to Afghanistan, this time serving at the U.S. Embassy in Kabul. Her job duties while at the Embassy included searching incoming vehicles, mail, and baggage for explosive materials with her explosive detection dog, named Lassie. While there, a 10,000 pound bomb was detonated just a few blocks away, killing 90 people and injuring 400, 11 of which



were U.S. citizens. Petty Officer Calow and Lassie were unharmed.

Petty Officer Calow will be returning to Afghanistan this month.

May you be safe and secure in your deployment and return home safely. Thank you for serving our country and keeping us safe!

P.S.: ALL active and veteran members of the military are automatically considered a Carpey Law VIP! For information on your exclusive VIP membership benefits, please visit our website at www.CarpeyLaw.com/lvip/.



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ATTENTION Is It Possible To Still Owe Money On A Total Loss After A Collision? The Answer May Surprise You...



If you didn't purchase GAP Insurance, the answer is yes.

What is GAP Insurance?

GAP insurance is an optional insurance coverage you can buy when purchasing or leasing a new or used car. It pays the difference between the balance of a lease or loan due on a vehicle and what your insurance company (or the at-fault person's insurance company) pays if the car is considered a total loss

Let's say you lease a car for \$40,000 but you only put down \$2,000 upfront, financing the remaining \$38,000 for 60 months. About three weeks later, your car is damaged by a hit-and-run driver who was never found; now your car's a total loss. At the time of its

wreck, your insurer values the car at \$35,000, reasoning that the vehicle depreciated in value as soon as you drove it off the lot. This means that you still owe a difference of \$3,000 on a totaled automobile.

This is a problem that you would not be experiencing if you had purchased guaranteed auto protection (GAP) insurance. GAP insurance would have made up the difference between your vehicle's market value at the time of its wreck and whatever money you still owed on it. (In the case of the above-mentioned scenario, your GAP insurance would cover the remaining \$3,000 on your totaled car.)

But how can you know ahead of time whether or not you should consider

purchasing GAP insurance for your leased or purchased automobile?

It's usually a good idea to purchase GAP insurance when...

- You make a down payment of less than 20 percent
- You finance a long-term loan (generally 60 months or more)

GAP coverage can also come in handy when you have negative equity in the car, like when you are trading in your currently leased vehicle for one of lesser value. For example, if you still owe \$25,000 on your current car and want to trade down to a car worth \$23,000, the difference of \$2,000 can be rolled into your new loan if you have GAP coverage.

Of course, GAP coverage is not always necessary. In the following cases, you might consider yourself safe if you went without GAP coverage:

- If you paid for your vehicle in cash
- If the finance term for your vehicle is for 12 months or less

GAP coverage can be a generally cheap and practical purchase for your leased automobile. You can buy the coverage at the time you lease or purchase your vehicle or at a later date. Few people know to ask for this type of coverage when buying or leasing a car. Unfortunately, many people are surprised to find out that owe money on a car they don't even have anymore. Be sure to consult your insurance agent to find out if GAP insurance is right for you.

WE ARE COMMITTED

To providing exceptional legal services to each and every one of our clients.

OUR 6 SATELLITE OFFICES

■ Bala Cynwyd

Two Bala Plaza, Suite 300
Bala Cynwyd, PA 19004

■ King of Prussia

1060 First Avenue, Suite 400
King of Prussia, PA 19406

■ Malvern

101 Lindenwood Dr.
Suite 225
Malvern, PA 19355

■ Media

811 N. Providence Rd.
Media, PA 19063

■ Radnor

Radnor Financial Center
150 N. Radnor Chester Rd.
Suite F 200
Radnor, PA 19087

■ Plymouth Meeting

600 W. Germantown Pike
Plymouth Meeting Exec.
Campus, Suite 400
Plymouth Meeting, PA
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LAURA CARPEY'S RECIPE OF THE MONTH

Chicken & Rice Casserole with Spinach & Shiitakes

INGREDIENTS

- 6 T butter, divided
- 1 medium onion, halved vertically and thinly sliced crosswise (about 1 cup)
- 2 garlic cloves, minced (or more... because garlic)
- 1 lb. shiitake or other mushrooms, sliced (I use pre-sliced baby bellas)
- 2 (5 oz.) packages prewashed spinach (amount doesn't have to be exact)
- 3 T all-purpose flour
- 3 C milk
- 8 oz. Gruyere, shredded (2 cups) (I use pre-shredded Swiss to save time)
- 1 tsp. salt
- 1/2 tsp. freshly ground pepper
- 4 C hot cooked brown or wild rice (I cook the rice in the broth I used to poach the chicken)
- 3 C cooked chicken breast meat, shredded (3-4 medium or 3 large breasts, poached in broth)

INSTRUCTIONS

Heat 2 tablespoons butter in a large nonstick skillet over medium-high heat. Add onion, and cook, stirring often, until softened. Stir in garlic, and cook 1 minute. Add 1 more tablespoon butter, mushrooms, and cook 8 minutes or until softened. Add half of spinach, and cook, stirring constantly, until spinach begins to wilt. Add remaining spinach, and cook, stirring constantly, 2 minutes or until all spinach has wilted. Melt remaining 3 tablespoons butter in a large Dutch oven over medium-high heat. Add flour, and cook, whisking constantly, 1 minute. Slowly whisk in milk, and cook, whisking constantly, about 5 minutes or until mixture comes to a boil and thickens. Remove from heat, and slowly whisk in Gruyere, whisking until smooth. Whisk in salt and pepper. Add spinach mixture, rice, and chicken; transfer to a lightly greased 9x13 (4-qt) casserole dish.



Cover and refrigerate overnight, or bake, covered with foil, at 375° for 45 minutes or until bubbly and hot. Let stand for 5 minutes before serving. Serves 8.

Because my household has shrunk from 5 to 2 (yay empty nest!), I divide the mixture into two 8" square pans. I bake one for dinner and freeze one, unbaked for another time.



Tiffany & Daniel Tie the Knot

Congratulations to Carpey Law legal assistant and Director of Marketing Tiffany Leitz on her recent nuptials to Daniel Sonnentag! The new Mr. and Mrs. Sonnentag were married on September 29, 2017 on the sandy beaches in Punta Cana, Dominican Republic.
Congrats Tiffany and Daniel!

Top Client Victories In October

7. Our client was struck by a tractor trailer while driving a school bus. **After nearly a year of treatment for her serious injuries, and right before trial, we were able to settle her case for a very large sum.** She was extremely happy with the result and very excited to be able to pay one year's worth of rent up front to her landlord, and at a discount!

2. We were able to track down a hit-and-run driver who struck our client as she was crossing a road in Philadelphia in the crosswalk and who was carrying her young daughter at the time. Luckily, her daughter was not badly injured. Our client was not as lucky. **After obtaining the hit-and-run driver's insurance information through our investigation, we were able to settle for policy limits quite quickly in addition to getting all of our client's medical bills reduced or eliminated.**

3. Our client and his two children, ages 5 and 7, were badly injured in a car accident when another driver made a left turn in front of him. **We were able to get the full policy limits from the at-fault driver's insurance company AND policy limits for the underinsured motorist coverage on our client's own policy.**

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VISIT OUR WEBSITE
carpeylaw.com

AVVO is an attorney rating system and Stuart A. Carpey is rated 10.0 - the highest rating AVVO offers.

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THE CARPEY CHRONICLE



Call me with any legal questions about injuries from any accident or medical care.

I promise to give you a straight forward answer.

That's my guarantee.
610.834.6030

What Types of Compensation Can I Receive For My Injuries?

When we sit down to discuss a client's personal injury case with them, many times they are dealing with not only financial losses as a result of their injuries, but also from the devastating emotional impact a serious accident can have.

A successful personal injury claim can enable a victim to recover both monetary and non-monetary damages.

Some common examples of monetary damages (which are also known as special damages) include:

- *Lost wages, including wages lost while recovering from an injury or loss of future earning capacity.*
- *Medical expenses, which can include both past and future medical care, and rehabilitation costs.*
- *Costs associated with living with a disability, such as the cost to make a home wheelchair-accessible.*

- *Costs of property damages as a result of an accident.*
- *Funeral expenses.*

Examples of non-monetary damages (also known as general damages) include:

- *Pain and suffering. Victims can receive compensation for the actual pain from their injuries as well as the emotional distress caused by them.*
- *Loss of consortium. Spouses of personal injury victims can receive damages for being deprived of the emotional and physical elements of a marriage.*

If you have questions about the types of compensation you may be owed, please call our office at (610)834-6030 to speak with attorney Stuart Carpey about your specific situation.