The scene of a car accident in Pennsylvania can seem chaotic—and you will surely feel disoriented following your accident—but there are in fact a number of sensible things you can do following your crash.

Our website already provides a checklist for what to do at the scene of a car accident, but the list doesn’t focus on those vital moments just after the accident occurred. The first 10 minutes, truth be told, are important to your safety as well as to the life of your car accident case.

1. Do a Wellness Check. First and foremost, make sure everyone in your car is all right. Ask your passengers if they are OK.
2. Call for Help. After assessing the health of your passengers, take out your phone and dial 9-1-1 if anyone is injured. Even if there are no serious injuries, it is best to call the police as soon as you can. And do not leave the scene until the police arrive. Note: In Philadelphia, it may be very difficult to get police to an accident scene.
3. Get to Safety. If you and your passengers are not seriously injured—and your car is a drivable condition—move the vehicle and all people to the side of the road, out of traffic.
4. Hazards. Turn your hazard lights on as a warning to passing drivers.
5. Check on the Other Driver(s) and Passenger(s). Make sure the other driver and any passengers are OK. In this situation it is best to stay polite—don’t accuse anyone of blame but also don’t admit fault yourself.
6. Snap Some Photos. If you have a camera (or a camera on your cell phone), take it out and take some photos of the crash site. Photograph your car’s damage from multiple angles. Try to get as much of the crash site as you can into one photo (this includes all cars and any objects involved in the crash).
7. Trade Information. You should give and receive the following information with any other drivers involved in the crash:
   • Name
   • Address
   • Phone number
   • License plate number
   • Driver’s license number
   • Insurance company details
8. Speak to Witnesses. If any witnesses are willing to get involved, take down their names, phone numbers, and addresses. It is good to have a third party account of a car accident in Pennsylvania.

TO THANK YOU FOR EVERY REFERRAL…
WE THANK OTHERS!

Each time you make a referral to our law firm, we make a donation to the Wounded Warrior Project, which supports wounded soldiers and veterans.

Thank you to the following people who referred cases to us last month: Karess Bowie, John Spence, and Ike Tillman

Wounded Warrior Project is a non-profit organization based out of Jacksonville, FL. Their mission is to honor and empower wounded warriors. Its purpose is to raise awareness and to enlist the public’s aid for the needs of severely injured service members, to help them aid and assist each other, and to provide programs and services to meet their needs.

Since its inception, Wounded Warrior Project has been successfully easing the troubles of veterans all over the country, and Carpey Law greatly supports these efforts.

For more information on Wounded Warrior Project, or to make a contribution, please visit: www.woundedwarriorproject.org.

Our success is built on referrals from clients and friends. If you know of anyone who might benefit from our services, please feel free give them our contact information.
Quick Strawberry Bread

INGREDIENTS FOR THE BREAD:
- 3/4 cup granulated sugar
- 1/2 cup milk
- 1/2 cup oil
- 1 large egg
- 1 teaspoon vanilla extract or almond extract
- 2 cups all-purpose flour
- 2 teaspoons baking powder** (see notes)
- 1/4 teaspoon salt
- 2 cups diced strawberries
- 2 tablespoons all-purpose flour

INGREDIENTS FOR THE GLAZE:
- 2 cups powdered sugar
- 2 tablespoons melted butter
- 1/3 cup finely diced strawberries
- 1/2 teaspoon vanilla extract or almond extract
- 1-2 tablespoons heavy cream or milk** (optional)

INSTRUCTIONS:
1. Preheat the oven to 350 degrees.
2. In a medium bowl, stir together the sugar, milk, oil, egg and vanilla. In a separate bowl, combine the flour, baking powder and salt. Add the dry ingredients to the wet ingredients and stir until just combined.
3. In a small bowl, toss together the strawberries and the 2 tablespoons of flour to coat the strawberries. Fold the floured strawberries gently into the batter.
4. Pour the bread batter into a greased 9"x5" bread pan. Bake at 350 degrees for 50-55 minutes. A toothpick inserted in the center of the bread should come out clean. Allow the bread to cool for 10 minutes, then remove the bread to a wire rack to cool completely.
5. To make the glaze, combine the powdered sugar, melted butter, diced strawberries and extract in a small bowl. Mix until it is smooth.
6. Once the bread is cool, spread the glaze on top of the bread. Slice and serve.

We’ve decided to answer a couple of questions we’ve gotten from clients this month and give you answers to common questions about uninsured motorist coverage in car accident policies. This is the kind of information that insurance companies don’t freely hand out.

Many states do not require drivers to carry sufficient amounts of liability insurance coverage. For instance, in Pennsylvania the minimum amount of liability coverage that is required is $15,000.

You can protect yourself, though, by reviewing your own automobile insurance policy for uninsured (UM) and underinsured motorist (UIM) coverage. UM coverage protects you and your family in the event you or your family members are injured in a car accident by another driver who fails to carry insurance coverage, or let their coverage lapse. Therefore, if you purchased UM coverage on your car insurance policy, your insurance company steps into the shoes of the at fault driver and you can make a claim for compensation for your injuries and damages up to the limits of the amount of coverage that you purchased in UM benefits.

Having UM coverage is one very important way that you can protect yourself and your family in a car accident case. It can assure you that the medical bills and future expenses caused by injuries from an uninsured driver can be paid. Consider the fact that by some estimates close to 50% of the driving population in or around Philadelphia is uninsured. That means if you or your family members are involved in a car accident, you stand a very high chance of being injured by someone who is uninsured.

How about underinsured motorist coverage? UIM coverage protects you and your family in the event the at fault driver did not carry enough insurance coverage. Let’s say the at fault driver had a $15,000/$30,000 liability policy. And, let’s say you and your family members all had injuries that exceeded $30,000 in value. Under that scenario, you would be able to collect $30,000 in coverage from the at fault driver’s insurance policy ($15,000 maximum per person) and then you would be able to make a claim against your own insurance company for UIM benefits up to the amount that you purchased in UIM benefits. UM and UIM coverage is not mandatory in Pennsylvania. That means when you are sold an insurance policy in Pennsylvania unless you ask for this coverage, you won’t be able to get it.
Young Girl Struck by Foul Ball at Houston Astros Game - Is MLB Liable For Her Injuries?

Recently, a little girl was struck in the face by a foul ball off the bat of Cubs center fielder Albert Almora Jr. during Chicago’s game with the Astros. In December 2015, Major League Baseball issued recommendations that all baseball teams implement netting that “shields from line-drives foul balls all field-level seats that are located between the near ends of both dugouts ... and within 70 feet of home plate.” The netting in the park where this incident occurred was, in fact, extended in 2017, but only reached from one dugout to the other and did not reach where the little girl was seated.

Should the netting be further extended to protect fans seated at field-level seats? Is MLB responsible for this little girl’s injuries? Clearly the injuries were anticipated, otherwise the extended netting would not have been installed. Yet this would be a difficult case to win. Sporting event tickets usually contain an “exculpatory release” which protects the teams and MLB from liability. Additionally, ball parks are typically quasi-public and quasi-private in terms of ownership of the property. Public entities are usually immune from these kinds of lawsuits.

Welcome to the World Wesley James!

Some of you may know that one of our Legal Assistants and Director of Marketing, Tiffany, was recently out on maternity leave. On February 27, 2019 she gave birth to an 8 lb. 8 oz. healthy baby boy named Wesley James! Mom and Dad (Daniel) are ecstatic and baby Wesley is already making lots of new friends at the office. Congratulations, Tiffany and Daniel!

About us: We perform very high quality legal work. We are highly competent and we have a highly competent support staff, but we are not perfect. We can make mistakes. We will correct a mistake if we find it or if you point it out.

It is our policy to return phone calls in the order they are received and based on the priority of the situation. If you leave a message, your call will be returned usually within 24 hours. Some clients feel that calling multiple times in a day will get their call answered faster, but that is not the case. Email is the quickest way to get a response from anyone in the office. We work by appointment only. Without an appointment, it is unlikely Mr. Carpey would be able to meet with you.

Please utilize our support staff to answer your questions and to give you status reports. Our legal assistants and paralegals are very experienced and will often be able to respond to your requests.
INSIDE THIS ISSUE:
- What To Do During The First 10 Minutes Following A Car Accident
- Laura Carpey’s Recipe of the Month
- NETMT Stands For Nobody Ever Told Me That
- Young Girl Struck by Foul Ball at Houston Astros Game - Who Is Liable?
- Welcome to the World Wesley James!

TRIVIA GAME
Stuart’s Question: “How do you prove that an accident caused your injury?”
Answer: In order to prove injuries related to a personal injury claim, not only do you have to prove that a negligent act caused your injuries but you must also prove that you suffered a real injury as a result of someone else’s negligence. The only way to do this is through medical documentation. It is extremely important that injury victims follow up with their family doctor or another doctor after an accident and closely follow the treatment regimen recommended by the doctor. Without proper medical documentation from your doctors, you will lack the evidence needed in order to prove your personal injury claim.