



# THE CARPEY CHRONICLE

THE Information Resource For Accident Victims In Pennsylvania

## WE ARE COMMITTED

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

## OUR 5 SATELLITE OFFICES

### ■ Bala Cynwyd

Two Bala Plaza  
Suite 300  
Bala Cynwyd, PA 19004

### ■ Malvern

101 Lindenwood Drive,  
Suite 225  
Malvern, PA 19355

### ■ Radnor

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

### ■ Media

811 N. Providence Road  
Media, PA 19063

### ■ Philadelphia

1500 Walnut Street  
Suite 500A  
Philadelphia, PA 19102

## Secrets to Defeating the Insurance Company in Your Personal Injury Case

You may have heard that it is easy to settle a personal injury case “for a lot of money.” The reality is that insurance companies scrutinize everything about you and your case, including:

- Liability (how the accident happened)
- Injuries
- Wage Loss
- Prior Accidents
- Prior Injuries
- Prior Medical Conditions
- Prior Insurance Claims

At Carpey Law, we know what insurance companies look for and we present your case in a way most beneficial in maximizing your settlement. We prepare for trial from day one. Here are the best practices to follow and for you to be aware of:

### ■ Understand the Evidence Needed to Prove and Win Your Case

Photographs, property damage estimates, police reports and witness statements are the kinds of tools needed to prove how the accident happened. The medical records prove your injuries as does proof of wage loss.

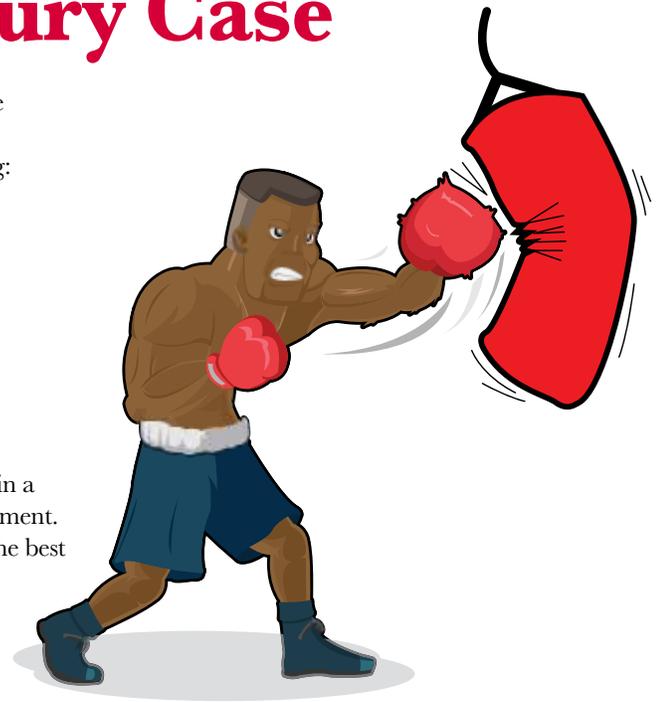
### ■ Recognize that Your Case Will Take Time to Resolve Successfully

In Pennsylvania, you have two years from the date of the accident to file a lawsuit. Some cases settle before then. Some cases have to be put in suit. If that happens, your case is “docketed” in the court system, and will come up for trial depending on the court’s docket (or calendar). That means it could be

anywhere from 1-3 years from the time suit is filed (not from the date of the accident) until your case goes to trial.

### ■ Be Diligent in Your Medical Care

Waiting too long to seek medical treatment, stopping your medical care before you’ve been discharged by your doctor, and not following your doctor’s instructions are all reasons that insurance companies will use to limit the amount they pay you in compensation for your injuries.



LAURA CARPEY'S RECIPE OF THE MONTH

# Lemon Ricotta Bundt Cake – Italian Dessert

**INGREDIENTS:**

- 3/4 cup butter, softened (1 1/2 sticks)
- 1 1/2 cups sugar
- 15 ounces whole milk ricotta
- 3 large eggs
- 1 teaspoon vanilla
- 1 large lemon, zested and juiced
- 1 1/2 cups flour
- 1/2 teaspoon baking soda
- 1/2 teaspoon salt
- 1/4 cup Candied Lemon Peel like Paradise

**Lemon Glaze**

- 2 cups powdered sugar
- 3 tablespoons fresh lemon juice (add more or less for consistency)
- Candied Lemon Peel for decorating

**INSTRUCTIONS:**

1. Preheat oven to 350 degrees. Butter and flour a bundt cake pan and set aside.
2. In a large mixing bowl or stand up mixer, cream together the butter and sugar until well combined. Add the ricotta and blend until light and fluffy, about 5 minutes. Mix in the eggs, one

at a time, incorporating well. Mix in the vanilla, lemon juice, and lemon zest.

3. Whisk together the flour, baking soda, and salt. Add the dry ingredients to the wet in two batches. Fold in the candied lemon peel.

4. Pour the batter into the prepared pan and smooth as needed. Bake 40-50 minutes,

or until the cake is set and a toothpick inserted comes out clean. Let cool in pan for at least 15 minutes before turning out onto a wire rack.

5. Make the glaze. Whisk together the powdered sugar and lemon juice until smooth. Add more



Photo credit: [thisdelicioushouse.com](http://thisdelicioushouse.com)

juice or water if needed to achieve desired consistency. Drizzle the lemon glaze over the top of the cake, sprinkle with candied lemon peel, and serve.

## *I Didn't Know You Did That! Yup, We Handle All Of These Kinds of Cases*

It may have been a while since you thought about what exactly we do, or you haven't checked our website for anything but your kind of case. We thought you might appreciate getting an update on what we do.

So, here is your insider's guide to what kind of cases we handle here at Carpey Law:

- **Car accidents**
- **Bus accidents**
- **18-wheeler accidents**
- **Work injuries**
- **Neck and back injuries**
- **Brain injuries**
- **Wrongful death**
- **Dangerous products and goods**
- **Pedestrian accidents**
- **Motorcycle accidents**
- **Bicycle accidents**
- **Medical malpractice**
- **Fall Down Accidents**

To read more in-depth about each of these practice areas, go to: [www.carpeylaw.com/practice-areas/](http://www.carpeylaw.com/practice-areas/)

## TELEMEDICINE FOR PERSONAL INJURY ACCIDENT VICTIMS: PART 1

**If I've been in a car accident, should I get physical therapy from a therapist through their telemedicine system?**

Yes, in terms of personal injury and accident victims, we at Carpey Law encourage our clients to see their doctors and physical therapists both in the office and via telehealth appointments. We have found over the past year that our clients are getting very good advice from their medical providers through electronic means. If you are in pain, get on the phone with your doctor's office and get the help you need.

**And, if you need help, give us a call. (610)834-6030.**

# If You've Been Injured In An Accident, You Might Be Getting The Wrong Advice...

**From Friends:**

*"I was in almost the exact same accident and I got \$50,000 so you should too."*

*"Call my attorney. She handled my custody matter and was really great."*

**From Insurance Adjusters:**

*"If you sign this release and medical authorization we can settle your case!"*

*"If you don't give us a recorded statement, we'll just close our file."*

**From Doctors:**

*"Since you were in an accident, you should call my attorney."*

*"Your health insurance only permits 13 weeks of treatment so your treatment is over."*

**From Lawyers:**

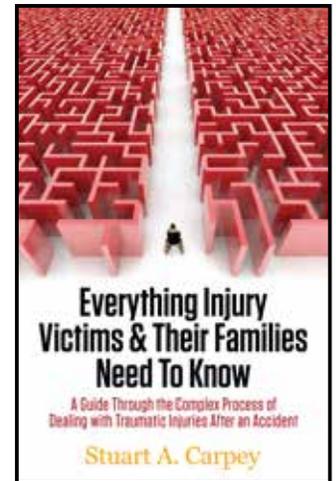
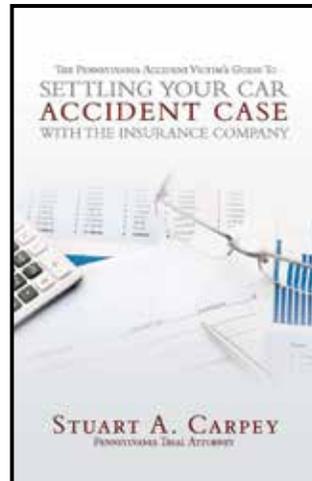
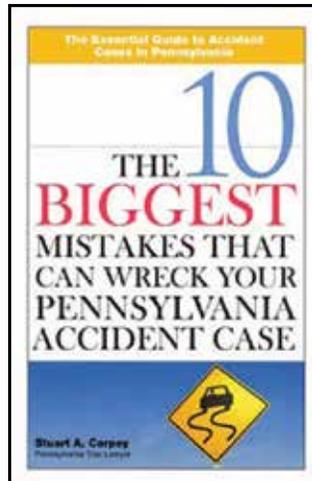
*"You need to hire us right now! The 10 lawyers in our firm have 132 years' combined experience, so we are the best."*

**Here's Some Advice We'd Give Anyone**

If you've been injured in an accident, don't sign any forms with an insurance company and don't hurry to hire a lawyer. Instead, check out our Frequently Asked Questions page on

our website and order a digital copy of these books written by Stuart A. Carpey. If you still have questions, give us a call. We'll tell it to you straight.

[www.CarpeyLaw.com/faq](http://www.CarpeyLaw.com/faq)



*Stuart with Oliver and Lily enjoying the holidays and ringing in the new year.*

## Disclaimer:

Any results I achieve on behalf of one client in one matter does not necessarily indicate similar results can be obtained for other clients in any other case. In addition, results in cases obtained by other law firms have no connection with cases I handle. I am a Pennsylvania personal injury and trial lawyer, not a miracle worker. I evaluate every case on its own merits. I only accept a limited number of new cases each year based upon my evaluation of the liability, damages, and other aspects of the case.

*Stuart Carpey*

## REMINDER ABOUT OUR FIRM'S COMMUNICATION POLICY

**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.



# CARPEY LAW

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

## INSIDE THIS ISSUE:

- Secrets to Defeating the Insurance Company in Your Personal Injury Case
- Laura's Recipe: Lemon Ricotta Bundt Cake – Italian Dessert
- Telemedicine For Personal Injury Accident Victims: Part 1
- If You've Been Injured In An Accident, You Might Be Getting The Wrong Advice...

# THE CARPEY CHRONICLE



*Happy Valentine's Day from the Carpey dogs, Oliver & Lily!*

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**

Give this newsletter to a friend.  
They'll thank you for it,  
and so will I.

*Stuart Carpey*

*Stuart's*  
**TRIVIA GAME:  
TRUE OR FALSE?**

1. If I have "limited tort coverage" on my car insurance policy, I have the best coverage I can get.
2. An attorney in Pennsylvania can give a gift to someone who refers him a good case.
3. At a deposition, an attorney representing a non-party witness has the right to tell him or her not to answer a particular question.
4. If I purchase "uninsured motorist coverage" I am protected in the event that I am involved in an accident with a driver who does not have car insurance.
5. In a personal injury case, the word "damages" refers to injuries sustained by the accident victim.
6. It is illegal to text while driving in Pennsylvania.

*Answers on Page 2*