

*Stuart A. Carpey, Esquire***THE INFORMATION RESOURCE FOR ACCIDENT VICTIMS IN PENNSYLVANIA**

New Year, New Me, & A New Policy

Your Car, Truck or Motorcycle Policy Reviewed By Personal Injury Lawyer Stuart A. Carpey For Free!

That's right, a no cost policy review.

First of all, the consultation is free. You won't pay a dime. I will look at your insurance policy (car, truck or motorcycle) and give you my evaluation of the coverages you bought and what they really mean in terms of protecting you and your family if any of you are in an accident. I'll show you the most important coverages you should ask for from the insurance company, what to avoid and what to buy. I'll explain to you the difference between full tort and limited tort, what uninsured and underinsured motorist coverage is all about, why an insurance agent that sold you "full coverage" just sold you a bill of goods, and I'll show you the little known "secrets" that the insurance companies (and the Pennsylvania Insurance Department) don't want you to know. I guarantee the information I show you and my review of your auto insurance policy will save you hundreds of dollars! It will probably save you at least \$100 in the first year! ***(Did you know you can change your policy at any time during the year to start saving money?)***

Now why am I doing this?

I am not an insurance agent. I make no money whatsoever reviewing your insurance policy. But I am sick and tired of people being ripped off by insurance companies and winding up with the worst types of coverage for themselves and their families. The insurance companies and for the most part insurance agents will not tell you what to buy, or where you can save. It's a numbers game for them, and the more policies they write, the better it is for them. But if you or

your loved one is involved in an accident and you don't have full tort, or you don't have uninsured motorist coverage or underinsured motorist coverage, or not enough of it, you could be stuck with medical bills that you will have no way of paying, unreimbursed wage loss, and physical injuries! Frankly, I like it when I can provide helpful, solid information to consumers about the good and the bad in their insurance policies and how to improve their coverage while at the same time saving money. Look, this is a specialized business. Unless you are in it every day, like me, these car, truck and motorcycle policies are difficult to make sense of!

That's it. You don't have to lift a finger.

There's no catch. All you have to do is contact us to register for a no cost appointment with me. And I will make it super convenient for you. You can either have an in person meeting with me, or a phone meeting. To register, fill out this form and mail it in to us. We will contact you to set up the meeting. Or give us a call at 610-834-6030. If you call make sure you tell us you want to make an appointment with me for the ***Special Offer To Review Your Insurance Policy***. But, you must get me your insurance policy declaration page before the scheduled meeting so I have time to review it. (The declaration page comes in the mail every time your insurance company sends you the new policy each year. It shows you what your premiums are, and what coverage you purchased. No worries. We'll go over that with you when we make the appointment).

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WE ARE COMMITTED

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

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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**
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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.

Raving Review of the Month



“My experiences with the Carpey Law Office have been great in the past and in the present. I have no complaints. Stuart is very big on educating you on your rights and the law. He's very experienced, pragmatic, communicative, studious, transparent, focused, empathic, compassionate, driven, and passionate. He's never too busy for you. He's very reliable and supportive. I'd recommend him every time. Hopefully, this review will help you with the level of confidence as I have with his service. Thank you!”
-Raymond Moss

THE COLD HARD TRUTH

It comes with the territory. Sometimes I have to tell people what they NEED to hear. Not what they WANT to hear. There are times when you have to ‘lay it out straight’ and explain the good and the bad about a client’s case. There are always ‘holes’ in a case. Even the best personal injury cases have challenges that must be overcome.

The truth is it’s tough to tell another person something that you know isn’t going to be well received. It would be much easier to try and avoid these difficult conversations. But, a good lawyer can’t be shy about ‘telling it like it is’. That’s just the way it has to be. If you’re really looking out for your client’s best interests that is.

Stuart A. Carpey

LAURA CARPEY'S RECIPE OF THE MONTH

Chicken Parmesan Sliders

INGREDIENTS

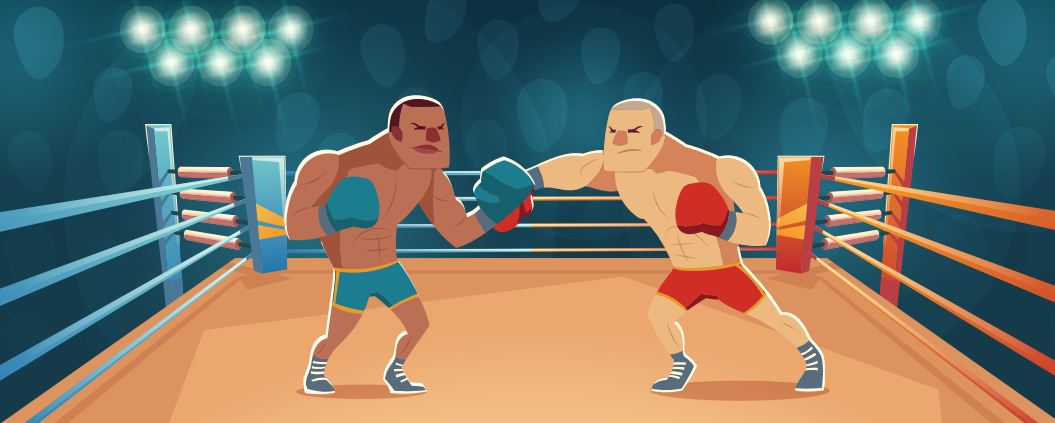
- 2 tablespoons extra virgin olive oil
- 3 chicken breasts (1 ½ lbs total), cut into 12 ‘½” steaks’
- ½ teaspoon kosher salt
- 2 teaspoons fresh cracked black pepper
- 3 tablespoons unsalted butter
- 1 teaspoon garlic powder
- 3 ounces grated fresh parmesan cheese
- ¾ cup marinara sauce
- 4 ounces shredded mozzarella cheese
- 1 package Kings Hawaiian Savory Butter Dinner Rolls

INSTRUCTIONS

1. Preheat oven to 400°.
2. Place rolls on a cutting board, using a serrated knife cut rolls in half lengthwise (without breaking rolls apart). Open rolls and place tops on one side of a baking sheet and bottoms on the other side cut-side up.
3. Melt butter in a small microwave-safe bowl, stir in garlic powder. Brush butter on cut side of bread. Bake bread for 8-10 minutes until bread is lightly golden brown.
4. Prepare chicken by slicing the thickest part of the breast about ½” thick. Cut the thinner part of the breast into pieces slightly larger than the individual rolls.
5. Meanwhile, warm a large skillet over medium-high heat. Drizzle with olive oil. Sprinkle chicken with ½ of salt and ½ of pepper. Cook until browned, flip and cook until cooked through, about 8 minutes total.
6. Remove bread from oven. Carefully remove top halves of rolls and place on a plate. Set aside. Sprinkle Parmesan cheese over the

- bottom halves. Top with cooked chicken pieces. Drizzle each chicken piece with about 1 tablespoon of marinara sauce and top with mozzarella cheese. Bake 5 minutes or until cheese is bubbly and melted.
7. Place top halves back on chicken. Cut into sliders, serve and enjoy!





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.

FEBRUARY DATES TO REMEMBER

Groundhogs Day: February 2, 2023



Valentine’s Day: February 14, 2023



President’s Day: February 21, 2023



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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EXCEPTIONAL service?
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Member of a prestigious group of
trial lawyers who have won million
dollar verdicts or settlements.

INSIDE THIS ISSUE:

- New Year, New Me, & A New Policy
- Laura Carpey's Recipe of the Month: Chicken Parmesan Sliders
- Secrets to Defeating the Insurance Company in Your Personal Injury Case
- ... **AND MORE!**

THE CARPEY CHRONICLE

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FEBRUARY, 2023
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*Gigi Carpey at the office
with her favorite toy!*

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

New Year, New Me, & A New Policy

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**You will be very pleased after our meeting.
I promise!**

One more thing. We ran this same program about a year ago, and made the same offer in our newsletter. The response was so great, my staff overbooked appointments for me. For almost a week I pretty much spent all of my time reviewing declaration pages and having meetings with folks. All good stuff, but I still have to get work done on clients' cases! So this time around I have to limit the offer a little bit. I will only be reviewing the policies of the first 25 folks who contact me.

P.S. If you have a friend or relative that wants me to review their policy, I'd be glad to do that. Just have them contact us. We'll send a free gift to you, a customized Carpey Law pen for each introduction.

Stuart A. Carpey

NAME

ADDRESS

PHONE

EMAIL

Cut-out and mail to:
Carpey Law, P.C.
Attn.: Policy Review Department
600 W. Germantown Pike
Suite 400
Plymouth Meeting, PA 19462

