



*Stuart A. Carpey, Esquire*

# THE CARPEY CHRONICLE

THE INFORMATION RESOURCE FOR ACCIDENT VICTIMS IN PENNSYLVANIA

NOVEMBER, 2023  
VOLUME 16, ISSUE 11

CALL US TODAY  
610.834.6030



## NETMT Stands For Nobody Ever Told Me That

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.

## WE ARE COMMITTED

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

600 W. Germantown Pike, Suite 400  
Plymouth Meeting, PA 19462  
610.834.6030

1515 Market Street, Suite 1200  
Philadelphia, PA 19102  
215.563.8286

800.422.8286  
Fax: 610.825.7579  
E-mail: [scarpey@carpeylaw.com](mailto:scarpey@carpeylaw.com)

## OUR 4 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
- **PHILADELPHIA**  
1500 Walnut Street  
Suite 500A  
Philadelphia, PA 19102

## Disclaimer:

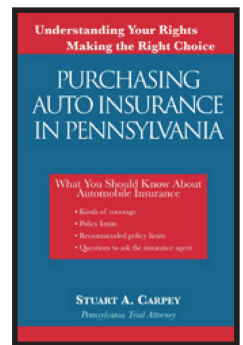
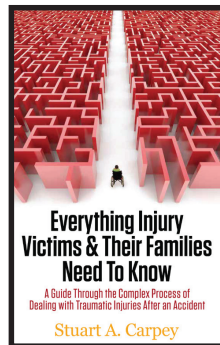
Any results I achieve on behalf of one client in one matter does not necessarily indicate similar results can be obtained for other clients in any other case. In addition, results in cases obtained by other law firms have no connection with cases I handle. I am a Pennsylvania personal injury and trial 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*

# Visit Our Website For These Free Books!

Don't be fooled by the insurance company. These books will help you understand how insurance companies operate.

Go to [www.carpeylaw.com](http://www.carpeylaw.com) and click on the 'Resources' tab and the 'FREE BOOKS' to download your free books or to have them mailed to you!



Main Line Health  
Patient Payments  
PO Box 780163  
Philadelphia, PA 19178-0163

Main Line Health  
Well ahead!

Guarantor ID:

August 9, 2023  
Visit Coverages:

Patient:  
Patient DOB:  
Account Number:

Location: Lankenau Medical Center  
Admission Date:  
Discharge Date:

Date	Rev Code	Procedure Code	Description	Qty	Amount
06/13/22	0320	32071045	HC Xr Chest, Single View	1	367.00
06/13/22	0637	63700000	Acetaminophen 325 Mg Tablet (0904-6773-61)	3	1.00
06/13/22	0637	63700000	Lidocaine 4 % Adhesive Patch,Medicated (0536-1202-15)	1	16.00
06/13/22	0300	30000007	HC Collect Blood by Venipuncture	1	42.00
06/13/22	0301	30183605	HC Lactate	1	167.00
06/13/22	0305	30585025	HC Cbc Auto W/Auto Diff	1	87.00
06/13/22	0350	99900004	HC Cdsm Nds	1	0.01
06/13/22	0307	30781001	HC Urinalysis Auto W/Micro	1	55.00
06/13/22	0301	30180053	HC Comp Metab Panel	1	410.00
06/13/22	0636	Q9967	Iohexol 350 Mg/MI, per 1 MI (0407-1414-84)	40	160.00
06/13/22	0636	Q9967	Iohexol 350 Mg/MI, per 1 MI (0407-1414-84)	60	240.00
06/13/22	0636	Q9967	Iohexol 350 Mg/MI, per 1 MI (0407-1414-84)	1	5,294.00
06/13/22	0350	35074177	HC CT Abdomen/Pelvis W/Contrast	1	0.01
06/13/22	0350	99900004	HC Cdsm Nds	1	0.01

Please call (833) 485-7148 or (484) 337-1970 if you have any questions.  
Customer Services Representatives are available Monday - Friday 8 am - 6.00 pm.  
Page 1 of 2

THE ACTUAL BILL!!!

THIS in an actual hospital bill for one of our clients which was REDUCED from \$12,645.02 to \$1,000.00!

At Carpey Law we go out of our way to maximize our clients' financial recovery from their personal injury settlement, and that includes getting hospitals to drastically reduce their medical bills.

Main Line Health  
Patient Payments  
PO Box 780163  
Philadelphia, PA 19178-0163

Main Line Health  
Well ahead!

Date	Rev Code	Procedure Code	Description	Qty	Amount
06/13/22	0450	45099284	HC ED E&M High Severity Urg Ev	1	2,418.00
06/13/22	0350	35074176	HC CT Abdomen/Pelvis W/O Contrast	1	3,388.00

Total hospital charges: 12,645.02

Date	Description	Amount
08/15/22	Self-Pay Discount (60/40 Account)	-11,645.02

Total hospital payments and adjustments: -11,645.02

Current Hospital Account Balance: \$1,000.00

# CASE SPOTLIGHT

Our client was stopped, waiting to make a left turn when her vehicle was struck by an out-of-control vehicle driven by a young man. Our client was taken by ambulance to the local hospital where she underwent evaluation for back injuries and was treated for other injuries over time. Carpey Law investigated the improper conduct of the other driver and filed a lawsuit on behalf of our client in order to get her fairly compensated for her injuries, pain and suffering. The other driver's insurance company made an initial settlement offer of \$20,000. Before trial, we settled the case for policy limits of \$100,000.



*Thank You*

## VETERANS

HONORING ALL WHO SERVED



## LAURA CARPEY'S RECIPE OF THE MONTH

# Korean Lettuce Wraps

*These are the ingredients you'll need to make the savory and irresistible lettuce wrap filling. The recipe makes 6-8 wraps.*



### INGREDIENTS

- Beef: This lettuce wrap filling starts with a pound of lean ground beef. You can use ground chicken or turkey if you prefer.
- Onions, garlic, Bok choy, peppers, chopped onion and two cloves of garlic.
- Rice wine vinegar: One tablespoon.
- Pickled ginger: Pickled ginger takes the flavor up a notch.
- Water chestnuts: Add one can of drained and finely chopped water chestnuts.
- Sauces and oils: Use sesame oil to brown the meat and pan fry the vegetables. Hoisin and soy sauces lend savory flavor a dash of Asian chili pepper sauce for added heat.

### INSTRUCTIONS

1. Clean and dry the lettuce leaves. Use Bibb lettuce or Romaine.
2. Make the filling
3. Spoon the beef mixture into lettuce leaves.

*Enjoy!*

## 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

600 W. Germantown Pike, Suite 400  
Plymouth Meeting, PA 19462  
[www.carpeylaw.com](http://www.carpeylaw.com)



Did we provide you with  
**EXCEPTIONAL** service?  
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## INSIDE THIS ISSUE:



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*Maverick and Gigi Carpey trying to scare trick-or-treaters by popping out of pumpkins*

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**

*Carpey Law:*

# DEVELOPING LIFELONG CLIENT RELATIONSHIPS

## THANK YOU FOR YOUR...

LAST MONTH, OUR CLIENT, **HARRY B.**, REFERRED US HIS FRIEND WHO HAD RECENTLY BEEN INVOLVED IN A CAR ACCIDENT. WHEN LARRY FOUND OUT HIS FRIEND WAS INJURED, HE TOLD HIM NOT TO DO ANYTHING UNTIL HE TALKS TO HIS LAWYER, STUART CARPEY. THE BEST COMPLIMENT WE CAN RECEIVE IS WHEN A CURRENT OR PAST CLIENT REFERS US THEIR FRIENDS AND FAMILY MEMBERS BECAUSE THEY TRUST THAT CARPEY LAW WILL HANDLE THEIR CASE WITH THE UTMOST CARE AND ATTENTION.



THANK YOU, LARRY,  
FOR TRUSTING US  
TO TAKE CARE OF  
YOUR FRIEND.

