



CARPEY LAW



Stuart A. Carpey, Esquire

THE CARPEY CHRONICLE

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CALL US TODAY
610.834.6030

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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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

The Carpey Family 2025 Winter Vacation in Colorado



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.

LAURA CARPEY'S RECIPE OF THE MONTH

Apple Coffee Cake

INGREDIENTS

Streusel Topping

- 2/3 cup Bisquick mix
- 2/3 cup packed brown sugar
- 1 teaspoon ground cinnamon
- 1/2 teaspoon ground nutmeg
- 6 Tablespoons cold butter or margarine

Coffee Cake

- 2 cups Bisquick mix
- 3/4 cup milk, or a little more if batter seems thick
- 3 tablespoons granulated sugar
- 1 egg
- 2 medium cooking apples, quartered, peeled and sliced
- 1/4 cup chopped nuts

Glaze

- 1/2 cup powdered sugar
- 2 to 3 teaspoons milk

INSTRUCTIONS

1. Heat oven to 400°F. Spray an 8 or 9-inch square pan with cooking spray. In small bowl, mix 2/3 cup Bisquick mix, brown sugar, cinnamon and nutmeg. Cut in butter, using pastry blender (or pulling 2 knives through ingredients in opposite directions), until crumbly; set aside.
2. In medium bowl, stir together 2 cups Bisquick mix, 2/3 cup milk, the granulated sugar and egg; beat vigorously 30 seconds with spoon. Spread half of batter in pan. Arrange apple slices on batter; sprinkle with half of streusel topping.

Spread with remaining batter; sprinkle with remaining topping. Sprinkle with nuts.

3. Bake about 25 minutes or until toothpick inserted in center comes out clean. Cool in pan on cooling rack 20 minutes. In small bowl, stir glaze ingredients until smooth enough to drizzle. Drizzle glaze over warm coffee cake.



Common Misconception About Personal Injury Cases

"I just want my case to be over quickly and I want the insurance company to pay me for my injuries. That's what happens, right?"

If you have a personal injury case that goes into litigation your case more than likely will not resolve quickly. Insurance companies have a rule: they like to delay, deny and defend. That means they like to delay what they know they owe you, deny the responsibility of their insured, and defend the case as long as they can.

At Carpey law, we are used to insurance company tactics. However, the process will take some time. Be patient and we will maximize the compensation you receive in your personal injury case.



★★★★ CASE RESULT ★★★★★

Our client was rear ended at a drive through McDonald's by an inattentive Uber driver. The impact caused her to strike her head on the steering wheel whereby she sustained a neck injury and had some other serious injuries. After two years of litigation, against Uber and their driver we were able to settle her case for a very large sum. The amount was confidential. Our client was extremely happy with the result and very excited to be able help her grandchild pay for a semester of college with part of the money she received from the settlement.

★★★★ CASE RESULT ★★★★★

Our office settled a car accident case for \$100,000 in Philadelphia County for our client who sustained a knee injury and we made sure all of his medical bills were paid in addition to the settlement.

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
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Did we provide you with
EXCEPTIONAL service?
◀ **Leave us a review!**

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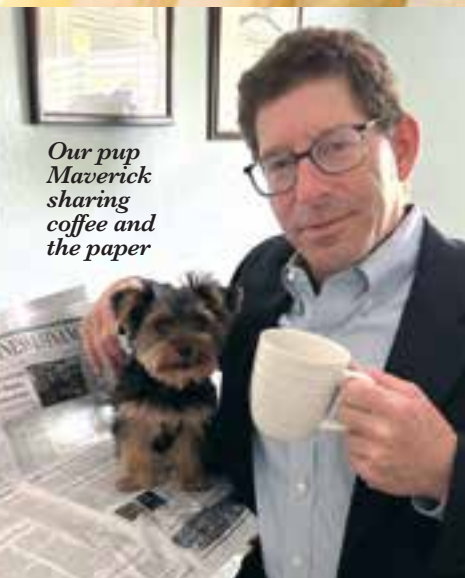


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- Laura Carpey's Recipe of the Month: Apple Coffee Cake
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- ... AND MORE!

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*Our pup
Maverick
sharing
coffee and
the paper*

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.
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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
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Suite 400
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