



# Law Offices of GARY E. ROSENBERG, P.C.

JANUARY  
2010



## Auto accidents

### Who's really at fault?

While driver errors cause many vehicle accidents, other accidents occur because of factors outside any driver's control.

Drivers who believe they have been injured because of others' carelessness or negligence should seek counsel from an experienced auto-accident attorney.

Here is a case in point. An 18-year-old driver swerved to avoid a head-on collision with a truck that careened into his lane. He steered to the shoulder, which was six inches below the road. His car spun around and collided with a guardrail, which sliced through his car's left side and nearly severed his left leg and arm, and fractured his right leg. He underwent 34 expensive surgeries and extensive rehabilitation. His accident attorney sued the county, alleging the road's shoulder and guardrail were dangerous and failed to meet state highway standards. A jury recommended a multimillion-dollar award to cover past and future medical costs and pain and suffering.

### PERSONAL INJURY

- Too hurt to travel?  
We'll come to your home or hospital.
- Free consultation
- No recovery, no fee.  
(Client remains responsible for expenses.)
- Hablamos Español

## Insurance- company bad faith

What is insurance bad faith?

It's when an insurer of businesses, disabilities, homes, lives, or vehicles refuses to live up to what it promised to do for a person it insured.

Just as you are obligated to pay premiums, insurers are obligated to live up to the terms of their policies.

Our clients have experienced many of the tactics that insurers use to avoid dealing with clients in good faith:

- ◆ Offering an unreasonably low payment for an auto-accident claim.
- ◆ Unfairly delaying investigation of a homeowner's property-damage claim.
- ◆ Misinterpreting policy language to refuse to pay a business-loss claim.
- ◆ Denying payment of a death-benefit claim by retroactively canceling a policy.
- ◆ Unilaterally declaring that an injured or disabled worker is well enough to return to work.

If you have paid your premiums and feel an insurance company has treated you unfairly, obtain the counsel of an attorney familiar with insurance-company bad faith.



If you need our services, please contact us at...

718-520-8787

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### AREAS OF PRACTICE:

Infant/Child Lead Poisoning  
 Birth Injuries  
 Defective Building Security  
 Litigation & Appeals  
 Medical Malpractice  
 Car Accidents  
 Serious & Catastrophic  
 Personal Injury  
 Products Liability Law  
 Professional Malpractice Law  
 Real Estate Law  
 Real Estate Closings  
 Work-Related Accidents

**ATTORNEY ADVERTISING**

## Referrals

Our practice continues to grow through referrals from our clients and friends. If you know someone who has been seriously injured or is buying or selling a house, co-op, condo, or commercial building, we hope you will recommend us.

Thank you.

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The information included in this newsletter is not intended as a substitute for professional legal advice. For your specific situation, please consult the appropriate legal professional.



## Gary says:

# Poem of the month

*A little digression by me; not a true poem but a verse from the Old Testament (Bible), which rings out like poetry. In powerful melodic words of passion, Ruth pledges devotion to her mother-in-law, Naomi—even beyond death.*

Note that in ancient times, burial with one's own tribe or people was customary and especially important. Thus, Ruth's promise to be buried with Naomi carried incredible weight when written, more so than we can imagine today.

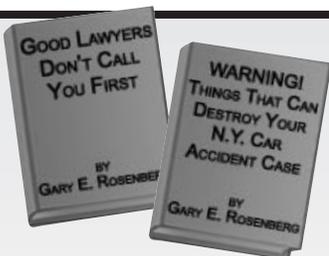
## Book of Ruth Chapter 1

**1:15** And she said: "Behold, thy sister-in-law is gone back unto her people, and unto her god; return thou after thy sister-in-law."

**1:16** And Ruth said: "Entreat me not to leave thee, and to return from following after thee; for whither thou goest, I will go; and where thou lodgest, I will lodge; thy people shall be my people, and thy God my God;

**1:17** where thou diest, will I die, and there will I be buried; the Lord do so to me, and more also, if aught but death part thee and me."

**1:18** And when she saw that she was steadfastly minded to go with her, she left off speaking unto her.



## Gary's FREE Library

(Free Books & Reports)

For **FREE** books and  
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Web site at  
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