

FIREFIGHTERS' NEWSLETTER



THIS DOCUMENT CONTAINS IMPORTANT INFORMATION
ABOUT FIREFIGHTER RIGHTS

YOUR AUTOMOBILE INSURANCE COMPANY IS *NOT* YOUR FRIEND

Insurance Companies often present a lovable, friendly character as their spokesperson, or spokes... gecco. Those commercials are meant to convince you that your insurance company is down to earth, the corporate equivalent of the guy next door. But don't be taken in, your insurance company is not your friend. It is in the business of making money, and one of the ways it makes money is by selling you high-cost insurance and not selling you cheaper insurance which you should buy. Insurance companies make a profit whenever the claims they pay out are lower than the premiums they collect. And, for that reason, they often avoid telling you about insurance that you need, where the cost of the coverage is relatively low.

**Uninsured/Underinsured Motorist
Coverage is Just as Important as Auto
Liability Coverage**

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BARASCH MCGARRY PROUD TO SUPPORT ALL FIREFIGHTERS WHOSE HOMES WERE DAMAGED BY HURRICANE SANDY

Mike Barasch with
UFA President Steve
Cassidy, (right)
and with Al Hagan
and other UFOA
Board Members,
(below)



continued from "Auto Insurance" page 1

Most people's homes are their most valuable possession. You wouldn't think of letting your homeowner's insurance lapse. But failing to obtain adequate automobile insurance can put your home at risk as well. If you, your spouse, or your children are ever sued for injuring someone in a car accident, your automobile liability insurance will step in to defend you in any lawsuit, and, if you were responsible, to compensate the injured person for their injuries. If you do not have enough liability insurance in place, the injured person has two options - he can take whatever liability insurance is available, and go away - or he can seek to go after your assets to satisfy the portion of a judgment not covered by insurance. That puts your most valuable asset, your home, at risk. When you think about how much auto liability coverage you need, you should consider the value of your home. If your home is worth \$500,000, you should have a minimum of \$500,000/\$1,000,000 of liability coverage. Your insurance company will then be able to settle claims against you by one injured person up to \$500,000 and against all the people in the accident up to \$1 million. This will generally be adequate to protect you against large verdicts 99% of the time.

Uninsured/ Underinsured Motorist (UM/UIM) coverage is every bit as important to your financial security as liability insurance. But, because it is relatively inexpensive, insurance companies aren't particularly eager to sell it to you. Generally, this is insurance that you purchase to protect you in the event that *you* are injured by an uninsured or underinsured driver - - your own insurance coverage would be available to *compensate you* for your injuries. Everyone should have this coverage. There are tens of thousands of drivers on the roads who carry the bare minimum in insurance coverage (\$25,000), or worse still, have no insurance at all. If you do not have uninsured motorist coverage

and you are struck by such a driver, you will be left to shoulder the economic burdens that follow - which could include an inability to work and significant medical costs.

As a recent example, just this past year, one of our firefighter clients was badly in-

How much less would your pension be if an off-duty car accident prevented you from completing 20 years of service?

jured while driving to his firehouse, when an uninsured livery cab struck his car. His injuries were severe; he required plates and screws to repair his broken ankle, was left with a limp, and was unable to return to his career as a firefighter. To make matters worse, the amount that we were able to recover for him for his terrible pain and suffering and significant economic loss was limited to the amount of Uninsured Motorist Coverage he carried. He thought that because he had

a \$500,000 liability policy, he also had that amount of UM coverage. He was shocked to learn that he only had \$50,000 in UM coverage (see his Allstate policy, in the adjacent box). An economist computed his economic losses well in excess of \$2 million. Our client was furious at his Allstate insurance salesman, who had done him a disservice. If he needed \$500,000 in liability insurance, then he also should have had \$500,000 in UM insurance.

Many other automobile insurers do the exact same thing. They are only too happy to sell you liability insurance, but they never tell you that they are going to give you just 10% of that amount in UM/UIM coverage. Because we represent accident victims, we see this sad story all too often.

PROTECT YOUR PENSION

There are things that you can do to protect yourself from uninsured and underinsured motorists. Your current automobile insurance company must offer you UM/UIM coverage in an amount equal to your liability insurance coverage. You should have as much of it as you can afford, and make sure that it is equal to your liability insurance. As you consider how much insurance is adequate, keep in mind the value of your career, including what your pension would be if the injuries you sustained in an accident prevented you from returning to work. If you are at all uncertain as to whether you are adequately insured, please take advantage of our free offer to review your personal insurance policies.

Make sure that your loved ones know that they are entitled to purchase UM insurance equal to their liability coverage, and that it is imperative that they purchase insurance coverage adequate to protect their assets and pension. If you have not already done so, call your insurance company now to make sure that you are protected. If you are not, increase your auto insurance coverage immediately.

Allstate Fire and Casualty Insurance Company
Policy Number: 9 33 767230 00/11
Policy Effective Date: Nov. 11, 2012

COVERAGE FOR VEHICLE #2	2010 Volkswagen Routan	(TERRITORY: 0196)
COVERAGE	LIMITS	DEDUCTIBLE PREMIUM
Automobile Liability Insurance		
• Bodily Injury	\$500,000 each person \$1,000,000 each occurrence Included in BI limits	Not Applicable \$105.94
• Supplemental Spousal Liability		Not Applicable
• Property Damage	\$200,000 each occurrence	Not Applicable \$53.20
Automobile Medical Payments	\$100,000 each person	Not Applicable \$1.41
Auto Collision Insurance (Safe Driving Deductible Reward - deductible reduction amount available is \$100)	Actual Cash Value	\$750 \$120.30
Auto Comprehensive Insurance Full Glass Coverage applies	Actual Cash Value	\$750 \$39.19
Supplementary Uninsured/Underinsured Motorists (SUM)	\$50,000 each person \$100,000 each accident	Not Applicable \$17.52

* The maximum amount payable under SUM coverage shall be the policy's SUM limits, reduced and then offset by motor vehicle bodily injury liability insurance policy or bond payments received from, or on behalf of, any negligent party involved in the accident, as specified in the SUM endorsement.
New York Uninsured Motorist Endorsement
Coverage declined/Basic Coverage included in SUM

DEADLINE FOR ALL FIREFIGHTERS WITH WTC-RELATED ILLNESSES

Treatment by any doctor - not just FDNY physicians - triggers the October 3, 2013 deadline to register for WTC compensation

There is a critical deadline looming for anyone who is suffering from a WTC-related illness. October 3, 2013 is the last day for anyone who has been diagnosed with a WTC-related illness to register with the Zadroga Victim Compensation Fund. If you do not register by that date, you will forfeit your right to receive compensation for your existing injuries and economic losses.

The purpose of the Zadroga Fund is to provide medical care and compensation to anyone whose health has deteriorated since 2003, even if they already received compensation from the first VCF or the Federal Court lawsuit that settled in 2010. But, Congress has only provided funding for the Zadroga fund for a period of 5 years. As it stands, in October of 2016, the Zadroga Fund is scheduled to close. That arbitrary time period is inadequate to address the needs of all those who were exposed to toxins at Ground Zero. We certainly know that those who are currently sick will need medical care for the rest of their lives. Doctors have warned that first responders will continue to get sick after 2016. Additional funding is critical, and we pledge to fight for that funding throughout the coming years.

Of course, nobody can say whether Congress will in fact extend the deadline. Thus, anyone with an existing illness must still register by the October 3rd deadline. Most politicians believe that you have had ample warning of

the deadline, and even if the life of the fund is extended, it is unlikely that Congress will permit first responders who knew they were sick to register for known illnesses after October 3, 2013.

First responders who received compensation from the first VCF or the subsequent lawsuit may be eligible to receive additional compensation under the new Zadroga Fund if:

- ➔ they have been diagnosed with new or worsening illnesses, including respiratory illnesses, or one of the 62 cancers that the National Institute of Health has linked to the toxic exposure
- ➔ they received awards over \$125,000 that were unfairly reduced because the VCF wrongly assumed that they would find another job after retiring. A full disability determination from the Social Security Administration will be required;
- ➔ they received awards less than \$125,000 because they were officially found disabled *after* they received their VCF or lawsuit award (many prior claimants did not receive full compensation under the first VCF because the full nature of their illnesses and lost income was not known at the time the fund closed in 2003); OR,
- ➔ they officially retired as a result of PTSD or other orthopedic injuries - - even though they also sustained respiratory illnesses and/or cancer linked to the toxic WTC dust.

If you fit into any of the four categories above, and especially if you have been diagnosed with a new WTC illness or were officially found disabled *after* the first VCF closed in 2003, you may have the right to additional compensation from

the Zadroga Fund, but only if you register with the fund by the October 3rd deadline.

In fact, if you received an award at the first VCF for any ailment that has the potential to worsen over time, you should strongly consider registering for the Zadroga Fund prior to October 3rd, in order to protect your right to bring a claim in the future.

For those of you who have sought treatment exclusively by private physicians in an effort to manage your ailments without revealing them to the Fire Department, please call us immediately for a free confidential consultation. Your privacy is paramount to us, but we want you to know your rights so that you can make an educated decision about whether to file a claim under the Fund. No question is too small. The stakes are extremely high, so please take action as soon as possible.

For those of you who have no symptoms and have not been diagnosed with any WTC-related illness, you do not have to do anything now. However, please bear in mind that the deadline for new illnesses is two years from the date your symptoms begin. Hopefully, if you find yourself in that position, the Zadroga Fund will still be open.



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See you in Atlantic City UFA Delegate Seminar

We're looking forward to seeing the
good friends we've made over the
years and to meeting those of you
attending for the first time. Please
look for us at our information table
and at our hospitality suite

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