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By the Supreme Court of New Jersey

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**SELECT THE RIGHT AUTOMOBILE INSURANCE TO PROTECT YOU
AND YOUR FAMILY IN THE EVENT YOU HAVE THE MISFORTUNE OF BEING
INVOLVED IN A CAR CRASH**

I. SELECT "NO LIMITATION ON LAW SUIT" OPTION ON YOUR AUTO POLICY

When selecting insurance in New Jersey or renewing your policy, you should select the "**no threshold**" option which protects you and your family's rights and will in no way limit you or your family member from collecting money damages for your injuries, your pain and suffering, disability, impairment and the affect upon the quality and enjoyment of your life that those injuries caused as a result of the careless driver who caused those injuries.

By choosing the **limitation on law suit** option, you have limited your right to obtain just compensation for your injuries unless we can prove to an arbitrator, judge and a jury that you sustained one of the following injuries:

1. Death
2. Dismemberment
3. Loss of a fetus
4. Displaced fracture of a bone
5. Significant facial scarring or disfigurement
6. Upon conclusion of your treatment, a treating doctor must certify under penalties of perjury that you sustained a permanent injury to the injured body part that has not healed to function normally and will not heal to function normally with further medical care and treatment and their opinion must be based on objective medical testing and evidence such as an MRI, EMG, etc. and cannot be based upon subjective complaints of pain.

Accordingly, if you chose the "limitation of law suit" option,

Please immediately contact your insurance company and change your policy to select the "**NO**" limitation of law suit option.

It may cost you another \$300 to \$500 per car per year but, it is well worth it in the event that you or your family members have the misfortune of being injured in an auto accident.

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II. AUTOMOBILE ACCIDENT RELATED MEDICAL BILLS

A. CHOSE YOUR AUTOMOBILE INSURANCE CARRIER AS THE PAYER OF YOUR MEDICAL BILLS

Make sure you chose your automobile insurance carrier as the primary payer of your medical bills in the event that you are in an automobile accident. You do not want to choose your major medical carrier. Many major medical carriers will have a lien on any settlement proceeds whereas there is no lien or requirement to pay back any medical bills paid by your automobile insurance carrier. In addition, many major medical carriers do not allow you to choose them as the primary payer of medical bills if you are involved in an accident. Finally, you do not have to get any referrals and can go to any doctors, therapists or medical providers that choose when you choose your automobile insurance carrier as the primary payer of your automobile accident related medical bills.

B. SAFE CHOICE

Choose your automobile insurance policy as your primary payer of automobile accident related medical expenses. You should check with your insurance company as the difference in choosing your automobile insurance as opposed to your major medical insurance is probably only about \$50.00 additional per year. You can make this change immediately for any accidents that occur after the change is made.

C. PURCHASE \$250,000.00 OF PIP MEDICAL EXPENSE COVERAGE

Until May 30, 2019, everyone had \$250,000.00 worth of medical coverage in the event that they were injured in an automobile accident. After that date, the insurance companies allowed you to elect less coverage in the amounts of \$15,000, \$50,000, \$75,000 or \$150,000.

Make sure you choose \$250,000.00 in medical coverage on your automobile policy to protect you and your family in the event that you sustain injuries in an automobile accident. If you do not have \$250,000.00 in medical coverage, please call your insurance company and make that change. The savings on your policy is very minimal by not choosing \$250,000 in medical coverage for you and your family. You can check with your insurance company but it is probably less \$50.00 to \$100.00 per year.

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III. PURCHASE THE MAXIMUM UNINSURED AND UNDERINSURED COVERAGE

It has been estimated that in New Jersey one out of four drivers either has no insurance or a minimum policy of \$25,000.00. Accordingly, you have a 25% chance of being hit by an uninsured or underinsured driver. That means regardless of the nature of your injuries the maximum that you will ever be able to collect for those injuries for you and your family members from the careless driver who causes your injuries would be their policy limits. Accordingly, you can protect yourself by purchasing uninsured and underinsurance coverage for the maximum allowed by your insurance company.

Your uninsured and underinsurance coverage must equal your liability coverage. You can purchase up to \$500,000.00 in uninsured and underinsurance coverage for you and your family members. This means that if you are involved in an accident where you sustain injuries, you at least have that amount of coverage available to you for the accident regardless of the amount of coverage by the uninsured and underinsured driver.

Please call your insurance company to choose the maximum uninsured and underinsured coverages.

IV. UMBRELLA POLICY

If you own a home, have a full time job or any assets, you should purchase an umbrella policy. An umbrella policy protects you and your family members in the event that you are sued either for a car crash, someone falling on your property, a boating or motorcycle accident or any other reason that you are sued. They are generally very reasonable and you can purchase a million dollars worth of umbrella coverage which protects you above your automobile, homeowners and/or renter's coverage for approximately \$500.00 per year.

However, more important, is that certain insurance carriers will offer additional uninsured and underinsured motorist coverage which provides an additional layer of coverage for you and your family above your automobile insurance policy for the amount of your umbrella coverage. Usually, they will provide another million dollars of uninsured and underinsured coverage so that you know that you have that protection in the event that you or your family members are seriously injured in an accident with an uninsured or underinsured motorist.

Accordingly, you should ask your insurance company or insurance agent on the cost of an umbrella policy and make sure that you can get an endorsement to include uninsured and underinsured coverage.

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V. CONCLUSION

You should contact your insurance company and/or agent as soon as possible to make the following changes to policy to protect you and your family so you will be able to obtain justice from the careless driver who wrongfully causes a crash and you or your family members' injuries:

1. **Choose "NO" limitation of law suit option.**
2. **Choose \$250,000.00 in medical bill coverage and your automobile insurance as the primary payer for accident related medical bills.**
3. **Choose the maximum uninsured and underinsured motorist coverage that your insurance company offers.**

If you have any questions, please contact me or any of our team members at Mennie Heizler, LLC.

Wishing you safe travels always.

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