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HELPING INJURED NEW YORKERS

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The Importance of Buying the Right Car Insurance

I'd like to discuss a common misconception: the notion of "full coverage" auto insurance. Let me debunk this myth right away: There's no such thing as "full coverage." Instead, auto insurance is a combination of several types of coverage with varying limits. Even if you have every type of coverage available, you likely have an insufficient amount to make you whole after a loss. Let's take a look.

Collision and Comprehensive

Collision and comprehensive insurance are optional. Collision coverage will cover repairs to your vehicle regardless of whether you were at fault or not. Comprehensive coverage protects your vehicle against unexpected damage not caused by a car crash. These incidents include theft, vandalism, windshield damage, falling trees, etc.

No Fault (PIP)

In New York, accident victims turn to their own insurance to cover certain expenses without having to prove fault. The purpose is to get medical care and lost wages right away in a non-adversarial process. All occupants of your vehicle are covered by your policy as well as any pedestrians injured. The other driver's insurance does not pay for these expenses unless the amount exceeds your coverage. New York's minimum required coverage is \$50,000. I recommend you obtain additional PIP coverage above the mandatory \$50,000.

Liability

Liability coverage will protect you or a permissive driver who causes injury or property damage to another person. The minimum requirements in New York are the following:

- \$25,000 for bodily injury per person per accident, \$50,000 total bodily injury per accident (multiple people)
- \$10,000 for property damage per accident

Unfortunately, approximately 13% of all motorists fail to obtain car insurance. For the motorists who do obtain insurance, many of them purchase the minimum of \$25,000, which is often not enough to address the injuries or property damage caused by an at-fault driver. This is where uninsured and underinsured coverage can save the day.

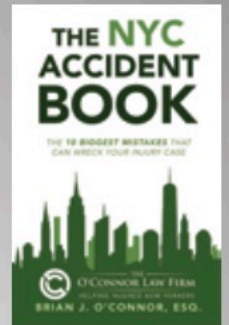
Supplementary Uninsured/Underinsured Motorist (SUM) Coverage

This coverage is the most important type a person can have because it impacts just the policyholder and their family — not

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other drivers. All new policies automatically include this coverage, which is equal to your liability limit unless you explicitly opt out. *Beware, if you have an older policy that gets renewed each year, you may not have this SUM coverage.* Please check your policy or call your broker.

SUM coverage protects you and your family if you were hurt by a driver who is uninsured or underinsured. Uninsured Motorist (UM) coverage also covers injuries or expenses caused by a hit-and-run driver. The SUM coverage matches the liability coverage for bodily injury. I recommend increasing your SUM coverage to as much as you can afford.

Underinsured motorist coverage (UIM) triggers when a vehicle has inadequate insurance to cover a victim's injuries. Thus, UIM comes in to cover the gap between the amount of insurance the at-fault driver has and what your policy limit is. So, if a driver has only \$25,000 and your UIM policy has \$100,000, you can potentially obtain a total of \$100,000 instead of only \$25,000.

Do I need more than the minimum insurance?

I recommend getting the most coverage that you can comfortably afford. Ideally, at least \$100,000 or really \$300,000, but preferably \$500,000 or more — including \$1 million in coverage as a basic threshold for motorists with families. The cost is less than you think. If you would like me to review your current policy and explain your coverage (free of charge), just give us a call.

-Brian O'Connor



LEGALLY UNBELIEVABLE

WHEN THE LAW MEETS ABSURDITY

There are some outlandish laws in the U.S., but you can also get away with plenty of surprising things. Let's dive into some of the crazy laws from around the country.

Surprisingly Legal

Flame On

Owning a flamethrower is surprisingly legal and easy in 48 states. The only state where you can't own one is Maryland. And if you want a flamethrower in California, you must get a license. The rest of the states say, fire away!

Car Radar

Another surprising law concerns radar detectors: In most states, utilizing a radar detector in your personal vehicle is completely legal. Do you want to check someone's speed or look out for police officers? Unless you live in Mississippi,

Virginia, Washington, D.C., or on a military base, it's entirely legal!

Sleepy Surgery

There are absolutely no laws that state surgeons must get a good night's sleep before surgery. As dangerous as this sounds, at least surgeons usually do have a limit on how long they can work at once, curtailing the worst outcomes of an exhausted doctor.

Shockingly Illegal

Car Cursing

While in Maryland, you should be mindful of keeping your swear words to yourself (or whisper them softly) while driving through the small city of Rockville. It is considered a misdemeanor to swear from a vehicle within earshot of other people. Your curse words could cost you up to \$100 in fines or 90 days in jail.



Blindingly Obvious

Driving blindfolded has never been a good idea, but that clearly didn't stop adventurous residents in Alabama from testing their blind driving skills. Maybe that's why the state passed a law making blindfolded driving illegal.

Keep an open ear and be mindful of what is legal and what is not. Nobody wants weird laws creating dumb criminals!

Joke's on You!

THE HISTORY OF APRIL FOOLS' DAY

Have you ever wondered why we celebrate April Fools' Day every April 1 with silly pranks and whimsical tricks? April Fools' originated in France during the 16th century when the country switched from the Julian calendar to the Gregorian calendar. The change moved the new year from the end of March to Jan. 1.

The shocking part is that not everyone was aware of the change. Those who continued celebrating New Year's Day on April 1 were mocked, labeled as "April Fools," and were subjected to pranks.



These pranks included having paper fish placed on their backs and being referred to as "poisson d'avril" (April fish), said to symbolize a young, easily caught fish or a gullible person. Historians have also linked April Fools' Day to festivals such as Hilaria (Latin for joyful), which was celebrated in ancient Rome at the end of March by followers of the cult of Cybele.

It involved people dressing up in disguises and mocking fellow citizens and magistrates and was said to be inspired by the Egyptian legend of Isis, Osiris, and Seth. There's also speculation that April Fools' Day was tied to the vernal equinox, or the first day of spring in the Northern Hemisphere, when Mother Nature fooled people with changing, unpredictable weather.

Regardless of its origin, April Fools' Day has become a worldwide tradition with links from the past. Today, April Fools' Day means playing pranks and tricks on friends and family. People have gone to great lengths to create elaborate April Fools' Day hoaxes. Newspapers, radio and TV stations, and websites have participated in the April 1 tradition of reporting outrageous fictional claims to fool their audiences.

So, when someone pulls a nasty prank on you on April Fools' Day, remember why and where it came from!



TAKE A **BREAK**



Grilled Steak With Chimichurri Sauce

Savor the flavor with our mouthwatering grilled steak, paired perfectly with vibrant chimichurri sauce.

Ingredients

- 2 lbs steak (flank, sirloin, or skirt steak)
 - 2 tbsp olive oil
 - Salt and pepper, to taste
- For the chimichurri sauce:**
- 1 cup fresh parsley, chopped
 - 2 cloves garlic, minced
 - Juice of 1 lemon
 - 2 tbsp olive oil
 - 1 tsp red pepper flakes
 - Salt and pepper, to taste

Directions

1. Preheat grill to medium-high heat.
2. Rub the steak with the olive oil, salt, and pepper.
3. Grill the steak for 4–5 minutes per side or until it reaches desired doneness.
4. Meanwhile, make the chimichurri sauce: In a small bowl, mix together the parsley, garlic, lemon juice, olive oil, red pepper flakes, and salt and pepper.
5. Let the steak rest for 5 minutes before slicing.
6. Serve the steak with the chimichurri sauce and enjoy!

BE THE PARENTS WHO ARE PREPARED

CREATING AN EMERGENCY KIT FOR ANY SITUATION

To be proactive in life is to be successful! As a parent, planning ahead must become second nature if we want our children and families to stay strong in the face of adversity. While many good parenting tips are out there, the smartest is creating an emergency kit to help out in any scenario.

An emergency kit will have everything you and your family may need during an emergency, such as having to stay inside for longer than usual or the electricity goes out. Each family's kit will vary depending on their kids' individual needs. It's vital to have all these things collected *before* the trouble begins, stored in a container, and kept in a safe and easily accessible location in case of an emergency. Making a family emergency kit can also be fun for the family to do together.

These are the necessary steps to create a toolkit:

1. You will need a large plastic bin or box to put things into.
2. Go to the Centers for Disease Control and Prevention website for a list of key items to include in a kit: [CDC.gov/childrenindisasters/checklists/kids-and-families.html](https://www.cdc.gov/childrenindisasters/checklists/kids-and-families.html).
3. Go shopping for the appropriate items you need, then check them off the list as you put them into your emergency kit.
4. Place an updated copy of your checklist inside your large plastic bin or box once you put your kit together to know what is inside the kit and to find your checklist easily.

Keeping your family safe should be a top priority at all times. It is so important to teach preparation skills to our children at a young age so they can be ready and thrive through life's most turbulent moments.





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FROM CONFLICT TO COMPASSION

Luke Combs Strikes a Chord

Imagine waking up one December morning to the bizarre news that one of your favorite celebrities is suing you for a whopping \$250,000. That's what happened to Florida resident Nicol Harness, a devoted fan of country music sensation Luke Combs.

The story began when Harness found herself in hot water for selling unofficial merchandise adorned with lyrics from Luke Combs' songs. She had sold 18 tumblers at \$20 each and had no clue this would lead to a legal battle that would wreak havoc on her life.

Harness, who had been dealing with congestive heart failure, received an email from Combs' legal team during her hospital stay. Unfortunately, due to her medical condition, she missed the 21-day response window, which resulted in further complications. Her Amazon account,

containing funds from recent sales, was locked due to the lawsuit, leaving her in a dire financial situation.

What sets this story apart is not the initial legal dispute; it's the remarkable response from Combs himself. Upon learning of Harness's situation, he recorded a heartfelt TikTok video where he apologized directly to Harness and extended his hand to help her during this challenging time. He gave her \$11,000, twice the amount that had become inaccessible in her Amazon account due to the lawsuit. He emphasized that no fan should ever go through such an ordeal and expressed his sincere regret for the situation.

Combs didn't stop there; he decided to positively impact Harness's life by selling similar tumblers on his own website. All proceeds from these sales were directed



Photo by
David Bergman

toward Harness's family to support her medical care, further showcasing Combs' commitment to making amends and righting the situation.

This incredible turn of events reminds us that even in the face of legal battles and adversity, acts of kindness and empathy can prevail. Combs, a country music superstar, proved in words and actions that he values his fans, turning a potential lawsuit into a story of compassion and unity in the country music community.

