



March 2016

# YOU SHOULD KNOW

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Accident, Personal Injury  
and Medical Malpractice  
Attorneys

Get The Legal Guidance  
You Need to Take Back

## 10 Tips for Reviewing Your Policy

# Will Your Auto Insurance Be There When It Matters Most?



Chances are one in 50 you will be involved in a car accident this year... or almost guaranteed during your lifetime. You will then dig out that annoying auto insurance renewal statement you've been ignoring every year, confident that you have "full coverage."

But that's when many people realize that the "full coverage" they thought they had can still leave them exposed to runaway medical bills, lost wages or even the expenses of another party.

Before the odds catch up to you. you should know if you are covered and

Your Life Today ...Without  
Spending a Single Cent!

No Win - No Fee - No Risk /  
Free, No-Obligation  
Consultation

Dear Paul,

Medical care and other expenses following a car accident have skyrocketed. Unfortunately too many people find out the hard way that they don't have sufficient insurance coverage. Use these tips to start a review of your policy protections.



## THE DOCKET /

> [CAR ACCIDENT? WATCH THIS VIDEO!](#)

> [PERSONAL INJURY CASE? WATCH THIS VIDEO!](#)

> [NYC ABOGADO DE AUTOS Y CAMIONES ACCIDENTES](#)

> [PAUL F. OLIVERI, ESQ. - AV PREEMINENT ATTORNEY](#)

how best to choose a policy that will protect you when it matters most.

*Better read [more here](#).*

## BY THE NUMBERS /

**1 in 8  
Uninsured**

According to a 2014 study by the [Insurance Information Institute](#), an estimated one in eight drivers was uninsured nationwide in 2012.

**5-20%  
Discount**

Paying your insurance premiums annually or semi-annually [can save you up](#) to 20 percent on your car insurance, versus paying monthly.

**\$3,231  
In Damages**

The [average liability claim](#) for property damage in a car crash was \$3,231 in 2013. The average claim for bodily injuries was \$15,443.

## BOOKMARK FAVORITES /



### Understanding Car Insurance Coverage

An illustrated guide to all of the possible ways you can protect yourself while choosing auto insurance coverage. [View video](#).



### Protect Yourself Against Uninsured Motorists

Experience Counts - receive the compensation and legal justice you deserve.

Our Toll-Free Phone Numbers:

800 427 9546  
877 ABOGACIA  
888 AVOCAT1

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We have 4 convenient office locations to better serve you:

Uptown Manhattan / Harlem  
1825 Park Avenue  
New York, NY 10035

Downtown Manhattan /  
Financial District  
120 Broadway  
New York, NY 10271

Long Island  
1140 Franklin Avenue  
Garden City, NY 11530

Brooklyn  
26 Court Street  
Brooklyn, NY 11242

Complimentary consultations are by appointment only.



Uninsured or underinsured motorist coverage can safeguard you from skyrocketing bills. Watch this video for a better understanding of this coverage. [View video.](#)



## Cutting Teen Car Insurance Costs

Adding a teen driver to your policy can increase your premiums on average by 90 percent. Here are some ways to save without compromising your teen's coverage. [View video.](#)

We look forward to helping you.

Email:  
[info@oliveriandschwartz.com](mailto:info@oliveriandschwartz.com)

Phone: (800)427-9546 or  
(212)987-1100. [Continue reading.](#)



## Food Safety and Civil Justice

Millions of people in America fall victim to foodborne illnesses every year that could have been prevented as outlined in this revealing new report from the American Association for Justice.

[Read here](#)



## Being Loyal Can Cost You

An NPR investigation uncovered “price optimization,” a research tool used by insurance companies to increase rates for long-time customers.

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