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KARP FROSH

LAPIDUS, WIGODSKY
 & NORWIND, P.A.

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THE VERDICT

*The Verdict is a quarterly newsletter of Karp, Frosh, Lapidus,
 Wigodsky & Norwind, P.A.*



We measure our success by the lives we change!

Welcome, Legal Resources subscribers!

2273 Research Blvd., Ste. 200
 Rockville, MD 20850
 301-948-3800

1737 King St., Ste. 220
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 703-535-8777

1133 Connecticut Ave., NW
 11th Floor
 Washington, D.C. 20036
 202-822-3777

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 301-668-9300

210 E. Lexington St.
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 410-727-5900

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www.karpfrosh.com

We're sending our new newsletter to you—a Legal Resources subscriber—because we care about your family's security and well-being. Did you know that Legal Resources gives you access to **Karp, Frosh, Lapidus, Wigodsky & Norwind?** Karp Frosh is a full-service law firm providing experienced, quality legal services throughout Maryland, the District of Columbia, and Virginia.

In each issue of the newsletter, we'll give you information to help keep you and your family safe and healthy. Our newsletter will suggest protective steps to reduce the chances of harm or injury in your car, at home, at work, at school, or at play. We may also update you about legal issues and cases you'll find interesting in the areas of business and finance, injury cases, family matters, and much more.

Should you or a loved one suffer personal injury—and find you need us—you'll learn a lot in these newsletters about what your legal options and remedies may be. We'll discuss the many areas of the law that Karp, Frosh lawyers handle.

We hope you enjoy this inaugural newsletter and others that will follow. We have prepared it with the same personal and professional touches that clients who visit our law practice feel. We at Karp Frosh appreciate those of you who have given us the privilege of representing you with your legal needs and who recommend us to others. We hope you'll share this information with friends and neighbors.



Things to Know—

What you will find in each upcoming issue—

Things to Know

From what to do when in auto accidents to how to keep your child safe on the playground, *Things to Know* will provide readers with helpful legal tips and ways of keeping their families safe.

Feature

Each *Feature* article will focus on current hot topics, but from a legal perspective. From interesting business topics to malpractice cases, the *Feature* section will provide readers with a fresh outlook and understanding of the legal matters involved in each story.

In the Community

In the Community highlights a member of the firm and their involvement in the community. This section will also provide an opportunity to highlight the firm's involvement and commitment to the community in which it serves.

Profile

The *Profile* section provides readers an opportunity to know more about members of the firm. Each *Profile* will feature a member of the firm with a Q & A format. This section will also provide an opportunity to highlight successful cases.

Damages and injury cases

Among the many areas of law in which Karp Frosh lawyers represent clients, our firm helps those harmed by others' negligence to recover losses from:

- **Auto and truck accidents**
- **Medical mistakes**
- **Unsafe products**
- **Dangerous medications**
- **Brain injuries**

We are often asked what elements go into producing an out-of-court settlement or an in-court verdict. When a victim is injured by another's negligence, a jury or judge can award several kinds of damages and expenses:

1. Compensatory damages

Following negligent harm, there are two kinds of monetary compensation to make a person "whole" again:

Actual damages awards cover economic loss for which receipts can be produced. These may include expenses for medical and hospital care, future medical care and recovery costs, salary or wages lost from missing work, nursing or household support needed for recuperation, rental cars, and repairs to damaged property.

General damages relate to noneconomic harms. A judge or jury may award these damages for injuries that are harder to calculate or estimate, such as values for pain and suffering, scarring, disfigurement, loss of memory, disruption of family life, and lost or reduced future employment opportunities.

2. Punitive damages

In addition to prescribing actual and general compensatory damages, a jury may also award punitive damages to rebuke a defendant for behavior that is highly offensive to society or even intentional. Jurors sometimes add punitive damages to prevent others from repeating harmful behavior.

3. Nominal damages

A judge or jury may grant nominal damages to acknowledge a minor injury or a lack of strong evidence about an injury.

4. Court costs

In most American cases, the person bringing a lawsuit does not recover attorney's fees from the other side, although exceptions to this rule exist. Costs can be recoverable sometimes for expenses such as acquiring trial transcripts for appeals, filing cases, certain costs of lawsuits, and court fees.



What happens if I'm involved in a truck or auto accident?

After being in an auto accident, a driver is sometimes contacted by the other driver's insurer. What should you do?

Q: *Should a driver give a statement to the other person's insurance company?*

A: No. Unless their attorney agrees, a driver should say nothing.

Q: *How could making a statement hurt?*

A: Most people are friendly and want to answer questions honestly and fully. But words can be twisted such that they hurt a driver's case if he or she says something which somehow increases their own liability or reduces the other driver's.

Q: *So how should drivers respond if insurance adjusters or investigators pressure them?*

A: First, know exactly who you're speaking to. Drivers should tell insurance representatives that all further contact should be directed to their attorneys. As your attorneys, we shoulder this burden for you.



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SIX SLIP-UPS TO AVOID

Time and experience have shown that drivers can make six mistakes that may forfeit rights and limit opportunities for fair restitution in vehicle accidents:

1. Failing to call the police.

Without an official police accident record, it is, unfortunately, one driver's word against the other's about what happened. All claims bear equal weight.

2. Consenting to working out auto-damage repairs and medical-injury care with a trusting handshake.

People change their minds and tell different stories.

3. Declining an immediate checkup and ongoing medical assistance.

When a neck starts hurting a month after a collision, it is harder to prove that it is due to the accident. Also, insurance companies often counter that delayed pain may come from an existing condition or an earlier or later occurrence.

4. Failing to collect or exchange information with other drivers, passengers, or eyewitnesses.

The document trail of evidence and statements can sometimes make or break a claim.

5. Forgetting to notify your insurance company.

You paid the insurance premiums, but by forgetting to call, you may incur out-of-pocket costs that the insurer should cover.

6. Not consulting an attorney.

It's often said, "He who defends himself is foolish." Without legal representation, you may give up your rights to the other driver's insurance company.

Motor vehicle accidents cause the loss of time, property, health, and even life. Such accidents occur because of elements including driver error, negligence, manufacturing defects, and dangerous weather. No matter what the specific cause or result, a crash can turn a normal day into a prolonged struggle. Speaking with a lawyer can help you sort out your rights, your options, and your future. Contact **Karp, Frosh, Lapidus, Wigodsky & Norwind, P.A.**, to find out more.

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ABOUT US—

Karp, Frosh, Lapidus, Wigodsky & Norwind is a law firm recognized for excellence. The firm and its partners have been awarded the prestigious *Martindale-Hubbell* "AV" rating. Various Karp Frosh partners have been selected "Lawyer of the Year" by the Metropolitan Washington, D.C. Trial Lawyers Association, named as "Super Lawyers" in Maryland and the District of Columbia, and named as one of *Washingtonian* magazine's "Top Lawyers." And that's not all. Partners at Karp Frosh have served on the Board of Governors of the American Association for Justice, been named in "Best Lawyers in America," were past presidents of the Metropolitan Washington, D.C. Trial Lawyers Association, been certified by the National Board of Trial Advocacy, and even appeared as legal commentators on "Fox Morning News." Karp Frosh brings this recognition and a tradition of excellence to the legal representation of every client we are honored to serve. Our expertise, resources, and laser-like focus on your case enable us to achieve results for our clients.

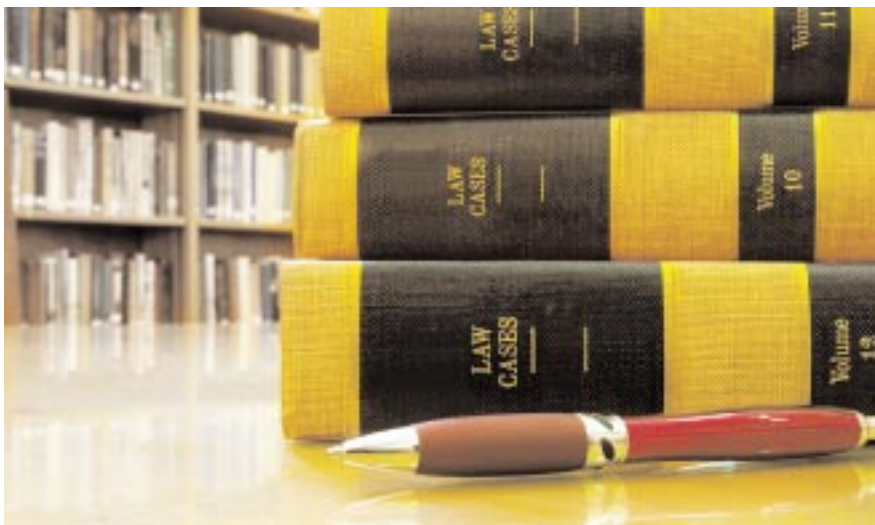


More about us...

Karp, Frosh, Lapidus, Wigodsky & Norwind

Practice Areas

- Major Personal Injury and Wrongful Death
- Truck Accidents
- Auto Accidents
- Medical and Other Professional Malpractice
- Traumatic Brain Injury
- Commercial Litigation
- Military Claims
- Family Law
- Long-term Disability Insurance Claims



If you would like to contact one of the firm's partners about a potential case, please send an e-mail to rkarp@karpfrosh.com, lnorwind@karpfrosh.com, or jwigodsky@karpfrosh.com.

If you would like to be added to our newsletter mailing list, please send your e-mail address to newsletter@karpfrosh.com.