

# KARP FROSH

## LAPIDUS, WIGODSKY & NORWIND, P.A.

Suite 250  
1133 Connecticut Ave., N.W.  
Washington, D.C. 20036  
(202) 822-3777  
FAX (202) 822-9722

Suite 290  
1370 Piccard Dr.  
Rockville, MD 20850  
(301) 948-3800  
FAX (301) 948-5449

**Reply to:  
D.C. Office**

Ronald A. Karp \*\*  
Lawrence S. Lapidus \*\*‡  
Brian E. Frosh \*\*  
Jeffrey A. Wigodsky \*\*  
Edward L. Norwind \*\*  
J. Philip Kessel \*\*°  
Jack A. Gold \*\*  
Edward J. Carnot \*\*•

Richard T. Tomar \*\*•  
Chair, Commercial Litigation  
Barbara Palmer \*\*  
Chair, Domestic Relations

Annie P. Kaplan \*\*‡  
Vincent A. Lacovara, III \*\*•  
Albert H. Lechner \*\*  
Lori S. Rothfeld \*\*  
Karen David-Argus\*  
Mordechai Tusk ▼

OF COUNSEL

Maurice I. Burstein \*\*‡  
Kenneth Braunstein \*\*°  
Sander M. Davidson \*\*  
Herbert "Chris" Gordon \*\*•  
David L. Lowans \*\*‡  
Michael L. Subin ▼  
Elliot B. Adler \*\*  
David Applestein \*\*  
William G. Applestein \*\*  
Joel M. Finkelstein \*  
Fred B. Goldman \*\*  
John P. Kudel ▼  
Walter A. Oleniewski \*\*  
Michael Wm. Sacks \*\*‡

\* District of Columbia Bar  
▼ Maryland Bar  
° Virginia Bar  
‡ Pennsylvania Bar  
✓ New York Bar  
• New Jersey Bar  
+ Georgia Bar  
× California Bar

ADDITIONAL OFFICES:

Bethesda, MD

Baltimore, MD

Frederick, MD

Fairfax, VA

La Jolla, CA

WEBSITE  
www.karpfrosch.com

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Dear Friends:

A recent TV ad shows a woman trying to figure out what automobile insurance coverages she needs based on choices generated by her computer. In frustration & confusion, she asks her dog for advice. Apparently equally confused, he rolls over on his back & pulls the plug on the computer. The ad encourages the confused lady to call a brand-name national insurance company for advice.

This confusion is spawned both by arcane terminology unique to the insurance industry, uncertainty about prices and coverages and a lack of understanding of precisely what will be "covered" in the event of an accident. Typically, an insurance company promises more than it actually delivers.

To guard against this problem, here are some things you should know when making your decision about what kind of coverages you should buy: In you live in Maryland, be sure to ask how much additional PIP coverage will cost. My advice would be to buy **more** than the minimum suggested by state law, which is \$2500. Whatever you do, **do not waive this coverage**. It will pay reasonable & necessary medical bills, and a significant portion of any wages lost because of injuries sustained in an accident up to the policy limits of your coverage, **regardless of fault. Even if you have excellent health insurance, you still should have this coverage.**

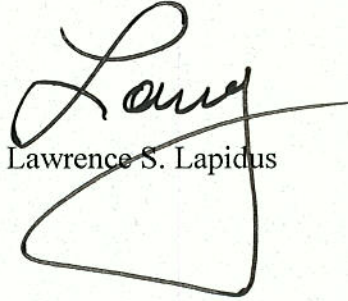
If you live in D.C. or Virginia, try to buy as much med pay coverage as you can afford. Do this even though you have good health insurance coverages since unlike health insurance, you do not have to pay back med pay benefits out of any settlement. Whatever place you live, be sure to ask what the cost is of Uninsured Motorist Protection Benefits and Underinsured Motorist Protection Benefits (called UM & UIM coverage). Try to get **at least \$100,000** in UM/UIM coverage. Even this coverage will be insufficient in cases of severe injury. Since a significant number of motorists do not purchase insurance or only purchase minimal insurance coverage (20k in Md; 25k in D.C., 25k in Va), you need this protection. Always ask for costs for the next level of coverage. Purchase the most amount of insurance you can afford.

LAW OFFICES

**KARPFROSH**  
**LAPIDUS, WIGODSKY**  
**& NORWIND, P.A.**

I hope these guidelines will help you when considering your next automobile insurance renewal. If you, your family or friends are injured as a result of a negligent act, please call me immediately.

Sincerely yours,



Lawrence S. Lapidus