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Editor-in-Chief:
Rob Hovey**Special points of interest:**

- Comprehensive Coverage
- Full Tort
- Limited Tort
- Collision Coverage
- Non-Economic Damage Claims

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- George W. Swartz II, Esq.
- Amy E. W. Ehrhart, Esq.
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MOONEY LAW LETTERS

What Kind of Auto Insurance Coverage Do You Have?

Do you know the difference between "Full Coverage" and "Full Tort?" Over the years I have had the opportunity to discuss these insurance terms with a lot of folks who learned the hard way what these mean. I can't tell you how many times I've asked a potential client whether they have "Full Tort" and the potential client responds "Yes, I have Full Coverage." Unfortunately, "Full Coverage" does not necessarily mean that the person has "Full Tort." You can have "Full Coverage" and not have "Full Tort." You can have "Full Tort" and not have "Full Coverage." So what do these terms mean?

Full Coverage means that you are carrying comprehensive and collision coverage on your vehicle. If you own a newer car, you have a loan on your car, or you are leasing your car, you probably have Full Coverage. In fact, most lenders are going to require you carry Full Coverage but they could care less whether you are carrying Full Tort. Collision coverage means that your insurance company will pay to fix your damaged vehicle, minus a deductible, regardless of who was at fault for the crash. With Comprehensive coverage, sometimes referred to as "Act of God" coverage, your insurance company will pay to repair your vehicle if damaged not a result of a

collision. If a stone flies up and cracks a windshield, a tree branch falls and damages the roof of a car, or a driver collides with an animal resulting in vehicle damage, your insurance company will pay to repair your vehicle, minus a deductible typically, if you have Comprehensive coverage. Collision coverage and Comprehensive coverage are optional. You don't have to purchase either unless a loan or lease company requires it.

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What Can Mooney & Associates Do for Me?

Here at Mooney & Associates we offer a wide variety of legal services. Each attorney will guide you through the legal aspects of your case while making it as comfortable for you as possible. Based upon over 100 combined years of Litigation experience, we provide personal service and zealous representation with excellent results in the following areas of law:

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Estate Administration, Probate, & Planning: Simple & Complex Wills, Durable Power of Attorney, Living Wills, Guardianships and/or Conservatorships, Irrevocable & Revocable Trusts, Charitable Trusts (CRT's/CLT's), Estate Planning to Protect Assets,

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Coverage (Cont. from Cover)

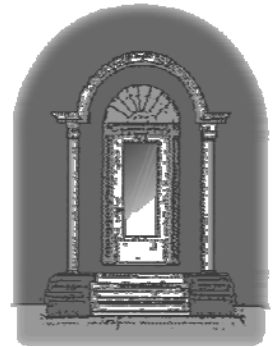
The tort option selection, on the other hand, defines what rights you have if someone else causes a crash and hurts you or a member of your family. In Pennsylvania, you can choose what rights you want to have against an at-fault driver. The two options you have to choose from are Full Tort or Limited Tort. If you chose Full Tort you basically agree that you will pay more for your insurance but you keep your rights to pursue non-economic damage claims (pain and suffering) against the at-fault driver's insurance. If you go with Limited Tort, you give up that right to pursue claims for pain and suffering in exchange for cheaper insurance rates. There are a few exceptions to Limited Tort (i.e. when the other driver is convicted of a DUI as a result of the crash, if the other driver is operating a vehicle registered out of state, if you are occupying a business owned vehicle at the time of

the crash, if you are a pedestrian at the time of the crash, or if your injuries are serious.) If one of those exceptions applies, you can still pursue pain and suffering claims even with Limited Tort. Right about now, I expect some readers are thinking that they would not want to pursue claims for pain and suffering unless the injuries were serious anyway. But what is serious to you may not be serious to an insurance company. If you have Limited Tort, do not expect that an insurance company which may have to pay a claim will agree with you that your injuries are serious. Even if your injuries are such that you require treatment and therapy for years, it still may not be enough to convince an insurance company that the injuries are serious. It can be quite frustrating when you are injured, must seek medical treatment for months, perhaps unable to work for

an extended period of time, and unable to engage in your normal activities and then have an insurance company representative tell you that your injuries are not serious enough and that you do not deserve to be compensated.

Understand that generally this coverage selection applies to all resident relatives so if Dad chooses Limited Tort his selection binds not only himself but wife and kids too. To me, choosing Full Tort or Limited Tort is not just making a coverage selection on your auto insurance, it is a choice of whether you want to keep your rights or give up those rights in exchange for cheaper insurance rates. Choose your rights wisely.

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Pam Rockwell's "Famously Simple Tiramisu!"

Ready in 30 minutes or less!

1 package (10-3/4 ounces)
frozen pound cake,
thawed

3/4 cup strong brewed coffee

1 package (8 ounces) cream
cheese, softened

1 cup sugar

1/2 cup chocolate syrup

1 cup whipped cream,
whipped

2 Heath candy bars (1.4
ounces each),
crushed

Cut cake into nine slices. Arrange in an un-greased 11-in. x 7-in. x 2-in. dish, cutting to fit if needed. Drizzle with coffee. In a small mixing bowl, beat the cream cheese and sugar until smooth. Add the chocolate syrup. Fold in whipped cream. Spread over cake. Sprinkle with crushed candy bar. Refrigerate until serving. **Yield:** 8 servings.

M&A (Cont. from Cover)

Estate Litigation, and Incapacity Proceedings. Take time now to schedule an appointment to plan your future.

Real Estate Transactions & Litigation: Purchase and Sale of Real Estate, Refinancing Real Estate, Title Insurance, Mortgage Foreclosure, Construction Agreements, and Zoning Hearings.

Criminal Defense: Traffic Citations & Summary Offenses, Juvenile Defense, DUI & Drug Offenses, Theft Offenses, Assault Offenses, Misdemeanor & Felony Charges, and Appeals.

Family & Matrimonial Law: Divorce, Child Custody & Visitation, Support, Separation Agreements, Prenuptial & Postnuptial Agreements, and Adoption.

Business: Actuations/Sales, Corporation Formation, LLC's, Partnership Formation (General, Limited, LLP's), Fictitious Name Registration, Business Litigation, Landlord/Tenant Actions, and Litigation & Appeals.

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M&A (Cont. from Page 2)

With more than 100 years of combined experience, we take a team approach to handling legal issues so our clients receive the full advantage of our collective abilities and insights. We thoroughly explain laws, processes and options. We encourage clients to partici-

pate in the decision-making. We commit our full resources necessary to achieve our clients' objectives. We devise innovative solutions to complex problems affecting individuals, families, and businesses.



Do's and Don'ts of a Traffic Stop

The attorneys of Mooney & Associates see many clients regarding traffic stops and traffic violations. The initial consultation always occurs after an actual traffic stop occurs. This article is meant to give our clients the information necessary to properly handle a traffic stop and potentially increase the effectiveness of our firm in the handling of your matter.

The attorneys of Mooney & Associates have composed a list of do's and don'ts of traffic stops based upon our attorneys dealing with local officers as well as information from a recent Car and Driver poll. Generally, motorists unfortunate enough to be pulled over should do the following:

1. Pull to the right at the first safe opportunity and once stopped turn off your engine. If there is no immediate place to pull over, activate your turn signal and slowly travel to a safe place. Another good idea is to turn on your four-way flashers.
2. Stay in your car with your seatbelt fastened. Exiting your vehicle immediately puts an officer in concern for

his safety which could potentially lead to an even more unpleasant experience for the driver. A driver exiting the vehicle at the onset of a traffic stop without prompt will also lead the officer to believe the driver is attempting to conceal or distract the officer. Finally, unbuckling your safety belt will lead to an additional ticket for driving without a seatbelt. It may sound like common sense but this does happen.

3. Roll down your window and make sure your radio and cell phone are turned off.
4. As you wait for the officer, keep your hands visible, preferably by resting your hands on top of the steering wheel. Whatever dangers an officer might face will come from a driver or passengers hands.
5. Retrieve your license, registration and proof of insurance only when asked to do so. This implies you know where these items are.
6. Answer questions sincerely

while avoiding argument, advising and especially interrupting the officer. When asked the question, "do you know why I pulled you over," your answer should be no. Only the officer knows why you were pulled over and he will tell you why. Avoid statements that could implicate any violation of the motor vehicle or criminal statutes. The officer will inform you of them and the best approach is allow the officer to do the talking. Any statement made can be used against you in court by the officer.

The following is a list of things a driver should not do in the event of a traffic stop:

1. Do not slam on your brakes when you see flashing lights. You should slowly decelerate.
2. Do not jump out of the vehicle or make sudden movements. An officer takes every traffic stop as if the person in the vehicle being pulled over is a danger to the officer

See *Do's and Don'ts* on Page 4

Our Pledge

to You:

*Knowledge, Experience
& Commitment,
Personal Service,
Solutions & Success,
and Affordable
Representation.*

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Do's and Don'ts (Continued from Page 3)

and sudden movements while approaching the officer could lead to a very bad experience.

3. Do not complain or offer excuses. Being polite with the officer will aid your attorney in attempting to negotiate a better deal or may lead to no ticket at all.

4. Do not lie.

5. Do not peel away after the stop. You will be pulled over again

and get another ticket.

There is no question that a traffic stop is a stressful event. Hopefully this article will empower our clients and lead to a less stressful interaction with local law enforcement officers.

George W. Swartz II, Esq.

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Mooney & Associates Welcomes...



Erin Fourhman

Mooney and Associates would like to welcome two of our newest members to our team.

Erin Fourhman: Erin is a paralegal for Attorney Ehrhart and provides legal assistance in family, criminal, and civil law. Erin drafts and prepares pleadings, correspondence, complaints, and assists with client questions.

Erin joined Mooney & Associates in March 2008, after working for seven years at a Law Firm in Baltimore, Maryland. Previously, she worked for Annapolis City Police Department as Police Communications Operator. Erin has earned



Jason C. Imler, Esq.

an A.A. Degree in General Studies, with a focus in criminal justice, from Charles County Community College. In her spare time, she likes to read, garden and spend time with her husband and son.

Jason C. Imler, Esq.: Jason is our new Personal Injury/Workers Compensation Attorney. Attorney Imler, a Hanover native, started his professional career as a licensed insurance agent working for Miller-Hanover Agency in Hanover and Krombolz Agency in West Chester for six years while he earned his Bachelors degree from West Chester University.

After his first year of law school, he obtained a law clerk position where he utilized his insurance expertise by working on motor vehicle accident cases, workers compensation cases, product liability claims and insurance disputes. Upon graduation from Dickinson School of Law in 2001, Attorney Imler accepted a position as an associate attorney with a Harrisburg personal injury firm. For the past seven years he has aggressively represented accident victims helping the victims receive fair compensation from insurance companies, large corporations, and others responsible for causing his clients harm.