



# LETTER OF THE LAW

Since 1958, we have been fighting for and protecting the interests of our clients.

This newsletter is produced by Kanter, Bernstein & Kardon, P.C., Attorneys at Law

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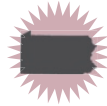
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For more information, visit our website: www.kbklaw.com

Kanter, Bernstein & Kardon is a professional corporation, with attorneys concentrating in the following areas of practice:

- Medical Malpractice
- Nursing Home Neglect
- Workers' Compensation
- Slip & Fall Accidents
- Defective Products
- Automobile Accidents
- Auto-Pedestrian Accidents
- Public Transportation Accidents
- Wrongful Injuries/ Death

## For Pennsylvania motor vehicles:



The most important thing you must do is to select full tort insurance not limited tort coverage.

If you have limited tort you should immediately change to full tort.

**FULL TORT**  
means you or your family are able to receive compensation for your injuries no matter what the extent of the injuries is.

**LIMITED TORT**  
means that you or your family's right to sue for injuries is limited.

## For New Jersey motor vehicles:



You should choose the "No Threshold" and refuse the "Lawsuit Threshold" options.

*Do not wait for your renewal to change your policy.*

## Automobile Insurance

making the right choices

*If you are purchasing a new policy or renewing an old one, you must be aware how to protect yourself and your family.*



### other things to consider

#### Uninsured motorist coverage

**WHAT IT DOES:** Protects you and your family against drivers who have no insurance.

**WHY YOU NEED IT:** Too many owners of automobiles do not have insurance.

#### Underinsured motorist coverage

**WHAT IT DOES:** Protects you and your family from those who have insufficient insurance coverage.

**WHY YOU NEED IT:** Together, Uninsured and Underinsured coverage gives you and your family complete protection.

#### Stacking coverage

**WHAT IT DOES:** Multiplies the amount of Uninsured and Underinsured Motorist coverage by the number of cars on your policy.

**WHY YOU NEED IT:** If you own more than one policy or car then we urge you to stack your coverage. For a small additional charge, it will multiply your financial protection.

#### First party benefits

**WHAT IT DOES:** Provides payment for your medical bills if you or a family member is injured in an automobile accident.

**WHY YOU NEED IT:** Pennsylvania law requires a minimum of \$5,000 coverage.

The opinions, ideas and legal discussion in this newsletter are for information purposes only. They are not intended to provide specific legal advice on any individual case or claim. Every case is different and this newsletter should not be used in place of legal advice from your lawyer. If you have any legal questions or concerns, please call us.

## OUR ATTORNEYS

### STEWART A. BERNSTEIN

Our Senior Partner, Stewart Bernstein, has been practicing law since 1970 and has handled some of our firm's toughest liability cases. He is a graduate of Central High School and received his Juris Doctorate from Temple Law School. He is a Fellow of the Academy of Advocacy and has served on the Philadelphia Bar Association Fees Dispute Committee.

Stewart has been a guest lecturer for the Pennsylvania Bar Institute Continuing Legal Education Program and recently presented a lecture to fellow attorneys on civil practice.

Stewart has also appeared on television as a guest commentator for the Philadelphia Bar Association.

*Email Mr. Bernstein at:*  
sbernstein@kbklaw.com

### MARTIN S. KARDON

Martin Kardon has been practicing law in Pennsylvania and New Jersey since 1977. He served as an Assistant City Solicitor in the Philadelphia Law Department.

Marty is a frequent guest lecturer for the Pennsylvania Bar Institute on nursing home litigation. He has also lectured for the American Trial Lawyers Association in Pennsylvania and New Jersey on nursing home abuse and neglect.

He is a member of the American Trial Lawyers Association Nursing Home Litigation Group, with affiliates in all 50 states, and has authored a chapter in a book on Nursing Home litigation which is used by attorneys across America.

*Email Mr. Kardon at:*  
kardon@kbklaw.com

### BRIAN P. PINCUS

Brian Pincus was trained in the Philadelphia City Solicitor's Office and later was counsel to a major auto insurance company before becoming associated with our firm in 1985. Mr. Pincus has a B.B.A. in Accounting and a Juris Doctorate from Delaware Law School as well as a Master of Law and Letters in Taxation.

In addition to representing clients in personal injury and workers' compensation matters, he practices in the fields of domestic relations, social security benefits, residential real estate and commercial litigation.

Brian was invited by Temple University to present a mock trial for its adult education class and was a guest speaker at the University of Pennsylvania School of Business presenting a talk on boxing management.

*Email Mr. Pincus at:*  
bpincus@kbklaw.com

## OUR COMMITMENT TO COMMUNITY SERVICE

**Stewart Bernstein** served as President of his children's elementary, middle and high school P.T.A.s. He was also elected to serve for eight years as a Committeeman for his community. Stewart was twice elected President of the North Wayne Civic Association, the oldest continuing civic association in the country.

He also enjoys performing in community theatre whose funds help support local children's education programs.

**Martin Kardon** served on the Board of Directors of the Boys & Girls Clubs of Philadelphia as the Chairperson of the Technology Committee, responsible for installing computer labs and training programs for children in Philadelphia. For many years, he served as General Counsel to the Lower Merion Affordable Housing Corporation, which developed affordable housing for the elderly. Marty is also an avid hiker and has walked into the Grand Canyon and out seven times so far.

*Our firm recognizes our responsibility to the community and is proud of the accomplishments of our attorneys.*

**Brian P. Pincus** was Secretary of the General Counsel to the Boxing Scholarship Foundation, Inc., a public charity that provides scholarships to needy amateur boxers to further educational vocational pursuits.

**Kanter, Bernstein & Kardon** has been a prime sponsor of the Philly Boxers Run and the Boxers Ball since its inception. The funds raised have helped provide educational scholarship funds. We have also supported the William Penn Cluster Scholarship Fund, an organization dedicated to helping students reach their greatest potential by awarding scholarships for achievement in scholastic endeavors.

## FOCUS ON ELDER ABUSE & NEGLECT

Few things are harder than making the decision to move an elderly or ill family member into a nursing home. When you finally make that tough choice, you have the right to expect that the home will care for your loved one and give him or her the personal attention, dignity, medical care and help needed to live his or her life in peace and comfort.

The unfortunate truth, however, is that many nursing and personal care homes focus only on the "bottom line" and are more interested in making money than caring for the weakest and most vulnerable members of society.

The result all too often is injury, illness or an early death caused by the neglect of the patient's most basic needs.

### BEDSORE CAUSES AMPUTATION OF LEG *Intentional Misconduct Discovered, Resulting in \$2.4 Million Settlement*

When our 83-year-old client was admitted to a nursing home for short-term rehabilitation, his skin was intact and he could walk and eat with minimal assistance. The nursing home, part of a national chain, failed to give him the care promised.

As a result, he was unable to go home, and, by the third month, he had multiple decubitus ulcers (bedsores), which caused an infection of the bone. He was hospitalized and had to have one of his legs amputated. Afterward,

he was unable to return home to live with his wife and remained institutionalized for his remaining two years.

Defendants were discovered to have entered false information and forged signatures into his medical record. One former employee, a nurse, testified that she was fired because she had refused to cooperate in altering patient records.

The case was settled on the brink of trial after hard-fought and lengthy litigation.

*At Kanter, Bernstein & Kardon, we are committed to protecting the rights of the elderly and the ill. If you think your loved one has been the victim of neglect or abuse while living in a nursing home or assisted living facility, please call us and we will be glad to speak to you.*

***In later issues, we'll discuss the danger signs anyone with a relative living in a nursing home should watch out for and what YOU can do to protect your family.***

### DOCTORS' NEGLIGENCE RESULTS IN AUTISM *Mismanaged Birth Results in a Seven Million Dollar Settlement*

The baby was not even a day old when the nurses first noted it was having epileptic seizures. Tests showed head trauma and blood in the brain as a result of the doctors' mishandling of the child's birth.

After a long court battle, our firm obtained a **settlement worth up to \$7 million** for the child who now suffers from permanent and profound mental retardation. Expert doctors, one from as far away from Sweden, were ready to help prove that the doctors did

not recognize that during labor both the mother and child were in trouble and that a C-section would have prevented any damage to the child.

The child is expected to live another 50 or 60 years. Settlement will allow the highest possible quality of life and he will receive the best available professional care. The child's family will not have to spend the rest of their lives trying to pay for problems that were not their fault.

## MEDICAL MALPRACTICE

At one time or another, we all are in need of medical care and treatment.

As patients we should expect that the physicians and hospitals in which we place our faith and trust will render care that is in keeping with the accepted standards of the medical community. Failure to do so can result in catastrophic injuries.

*If you believe that this has happened to you, one of your family members or close friends, please give us a call.*

*We have medical experts who are willing to review and evaluate the medical records in order to determine if the doctor, nurse or hospital has provided proper care.*



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## LETTER OF THE LAW

*In this issue:*

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### OUR PHILOSOPHY

Our clients will always receive individual attention.

Your attorney will always return your calls.

We promise to keep our clients advised and will provide expert advice based on over 90 years of combined legal experience.

- *Automobile Insurance: Making the Right Choices*
- *Focus on Nursing Home Neglect & Abuse*
- *Medical Malpractice*

*Our firm concentrates in the following areas of practice:*

- *Medical Malpractice*
- *Nursing Home Neglect*
- *Workers' Compensation*
- *Slip & Fall Accidents*
- *Defective Products*
- *Automobile Accidents*
- *Auto-Pedestrian Accidents*
- *Public Transportation Accidents*
- *Wrongful Injuries/Death*

### PERSONAL INJURY

Free consultations • No recovery, no fee  
Always available

We do not get paid unless you do.

Hire an *experienced* and *committed* Philadelphia lawyer.  
Call Kanter, Bernstein & Kardon, P.C. at (215) 568-5885