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CHAMLIN ULIANO & WALSH, PA

Attorneys At Law

Welcome 2023

BY CHARLES J. ULIANO, ESQ.

On behalf of the lawyers and staff of Chamlin Uliano & Walsh, PA, I hope you enjoyed your holiday season and I wish you a happy and healthy New Year. I want to take this opportunity to thank all of our clients; I am truly honored that you have selected our Law Firm as your attorneys. Representing you in your legal matter is a privilege that we do not take lightly.

2022 was a trying year as we continue to navigate the new legal landscape in this post-pandemic world. Municipal Court and many proceedings in Superior Court are still conducted virtually and staffing at the Courthouse remains on a limited schedule. While we have made great strides towards normalcy since the spring of 2020 shutdown, things have not returned to “normal” as we once knew it.

Despite these challenges, you can rest assured that we will protect your legal interests in 2023 and beyond. Our team is a phone call away and always ready to help you in the areas of Personal Injury, Criminal Defense, Worker’s Compensation, Real Estate and Estate Planning and Litigation.

Thank you for your continued support and we look forward to working with you in 2023!



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Renewing Your Auto Insurance? Here Are Some Important Things to Consider

BY J.J. ULIANO, ESQ.

No one plans on getting in a car accident, so when shopping for auto insurance it is tempting to opt for lower premiums rather than investing in better coverage. However, be cautious when selecting a policy as selecting the wrong coverage can have significant consequences if you are injured in an auto accident.

In New Jersey, you are given the option to select the verbal threshold on your auto insurance policy. By selecting the verbal threshold, you will save money on your premiums, but you may be barred from filing a lawsuit even if you are injured in a car accident.

Essentially the verbal threshold bars you from recovery of pain and suffering damages associated with your injury unless a doctor certifies that you have a "permanent injury" as defined by New Jersey law. In addition to the challenge of finding a doctor willing to certify that you have a permanent injury, this issue is generally staunchly defended by the defense attorney during trial. Therefore, a jury may ultimately decide that your injury is not permanent, and you will get nothing. This is a tremendous risk to take. Without the threshold you are unencumbered from a lawsuit and can recover on your claim for pain and suffering caused by your injury.

In January, New Jersey increased the minimum amount of liability insurance that drivers are required to maintain from \$15,000 to \$25,000 in coverage and from \$25,000 to \$50,000 for accidents when more than one person is hurt.

Typically, if you are injured in a car accident as the result of another driver's negligence you would recover compensation for your injury from their auto insurance policy. However, many drivers operate their vehicles without insurance or opt for the bare minimum of insurance required by law, which even with the new mandatory minimums would leave you with a recovery that is a mere drop in the bucket if you are facing a life altering injury.

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"The bad news is time flies. The good news is you're the pilot."

MICHAEL ALTSHULER





Staff Spotlight: Catalina Gaglioti

How long have you been with CU&W and what do you do here?

I've been with the firm for just under two years now. I am a legal assistant in the personal injury department. I also assist with some of the civil litigation cases.

What is your favorite thing about working at CU&W?

I'm currently a 2L at Rutgers Law School. My favorite thing about working at CU&W is learning from our experienced attorneys. Oftentimes, my work at the firm reinforces what I'm learning in class. Aside from the educational component, my favorite thing about my work, especially in the personal injury department, is helping our clients receive compensation and knowing that their settlements will have a positive impact on their lives.

What is a fun fact about you that few people are aware of?

Before law school, I studied classical music and opera for many years. I am a graduate of the Boston Conservatory of Music.

What is your favorite pastime?

I live in Monmouth County, and I love taking my dog to our various beaches and parks for long walks and hikes.

What is one thing you cannot live without?

I cannot live without coffee.

One thing you would tell your 13-year-old self, what would it be?

I would tell my 13-year-old self to stop planning so much and just enjoy being a kid! And PLEASE DON'T get that pixie haircut.

In five years, what are your visions and hopes?

In five years, I hope to be a practicing attorney, litigating negligence and civil cases while volunteering my time doing pro bono work in the community.

With which cartoon character would you most wish to swap lives?

I'd want to swap with Scooby Doo! I love a good mystery and I'm a true crime junkie.



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Renewing Your Auto Insurance? Here Are Some Important Things to Consider

By selecting good Uninsured/ Underinsured (UM/UIM) coverage on your own insurance policy, you can keep yourself protected.

UM/UIM coverage allows you to sue your own insurance company for compensation for your injury if the driver that caused the accident does not have coverage or enough coverage.

So how does it work? Let's say you were injured in an accident and the value of your injury is \$100,000. The person that caused the accident only has a \$25,000 policy. You can collect the entire \$25,000 policy from the person that caused the accident and then if you wisely selected good UM/UIM coverage on your own policy, you can turn to your own insurer for the remaining \$75,000 in compensation.

Like opting for no threshold, selecting good UM/UIM coverage may increase your premiums, but it is worth the peace of mind to know that you are protected if you are ever injured in an auto accident.

For more information, you can download our free guide to selecting the right auto insurance for you at:
<https://chamlinlaw.com/need-to-knows-when-choosing-your-auto-insurance-policy/>

YOU ASKED, WE ANSWERED...

Some of our Criminal Law Department's most FAQs, Answered by Former Assistant Prosecutor and Certified Criminal Trial Attorney Charles J. Uliano, Esq.

Q: What is the difference between an arrest and a conviction?

A: An arrest means that you have been charged with something, whereas a conviction means that you were found guilty of a crime or that you pled guilty to a crime.

Q: Will I have a criminal record?

A: A conviction in Superior Court will result in you having a criminal record. This is the conviction of a first-, second-, third- or fourth-degree crime. However, it is important to distinguish between charge and conviction; a skilled attorney may be successful in getting the case remanded to Municipal Court or getting their client into the Pre-Trial Intervention program, which allows defendants to avoid a criminal record.

Q: Should I accept a plea agreement?

A: Sometimes accepting a plea agreement is in the client's best interest, while sometimes it is not. It is important to hire an attorney that is not afraid to go to trial if a trial is the best option for you.

Q: I am guilty, why should I bother to hire an attorney?

A: Just because you have acted wrong does not mean that you should give up your right to an attorney. An attorney's representation may be the difference between getting jail time versus remaining free. Furthermore, as mentioned previously, the proper representation could help you avoid a criminal record.

