

CHAMLIN ULIANO & WALSH, PA

Attorneys At Law



New Year, New Beginnings

BY , J.J. ULIANO, ESQ.

Have you ever set out to make a life changing resolution and fell short? You are not alone. Research has shown that only 9% of Americans that make resolutions complete them. 23% of people quit their resolution within the first week and 43% quit by the end of January.

When I think of resolutions, I think about self-improvement and one of my favorite books by James Clear. Clear is the author of the #1 New York Times bestseller, Atomic Habits. In his book, Clear provides several strategies for developing and sticking to good habits. One is what he refers to as "identity-based habits" which focuses on the type of person you wish to become rather than the outcome you wish to achieve. For example, instead of saying "I want to stop eating bad food", the person would say "I am someone that eats healthy." This mindset shift can be extremely effective.

As we begin the new year, I am working on my 2024 goals, both personally and professionally, but perhaps more importantly resolving who I want to be one year from now. Who do you want to be a year from now? Someone with a sense of security knowing that their family is taken care of if anything ever happens to them; a new homeowner; someone who can focus on healing now that they have been compensated for an injury. If you want to be one of those things and you are not sure how to get there, we can help.

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- Personal Injury
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CHAMLIN
ULIANO
& WALSH

I Was Injured in a Car Accident: How Will My Medical Bills Get Paid?

By J.J. Uliano, Esq.

Our clients that have been injured in a motor vehicle crash often express great concern about how their medical bills will be paid. We are frequently asked questions like:



- Does insurance pay the bills?
- Do I use my health insurance or my auto insurance?
- Whose insurance is used: mine or the person that caused the accident?

The Answer: your own Personal Injury Protection Insurance. Personal Injury Protection insurance, also known as PIP insurance, is a type of coverage that is separate from health insurance but specifically applicable to injuries sustained in motor vehicle accidents.

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WHAT IS HAPPENING AT CU&W?



Our annual food drive for Fulfill was a success!



JJ Uliano and The Monmouth Bar Association had another great Annual Holiday Show



The Chamlin Uliano & Walsh team enjoyed a great annual Holiday lunch at Deal CC

January and February CU&W Birthdays

- January 12th - Catalina Gaglioti
- February 20th - Rosanna Carbone
- February 23rd - Mallory Petrolito

- January 27th - Andrew Walsh
- February 8th - Charles Uliano
- February 24th - Mandy Pesce

Staff Spotlight: Mallory Petrolito

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

9 years. Real estate paralegal

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

The people. It feels like a family here. We celebrate life's great moments and help each other during the tough times as well. I have worked at larger firms prior to CU&W and you definitely lose that connection.

What is a fun fact (or 2) about you that few people are aware of?

I'm a former personal trainer and love all things health and fitness.

What is your favorite pastime?

Spending time with my family and my latest hobby is baking sourdough bread.

What is one thing you cannot live without?

My two beautiful babies

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

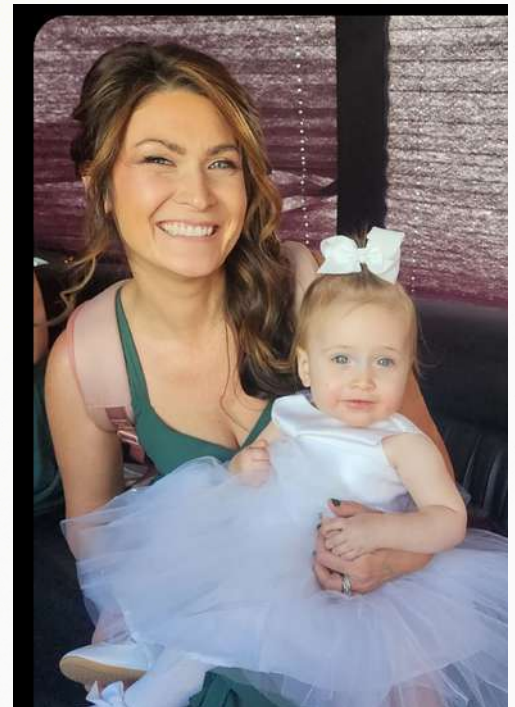
Don't sweat the small stuff and stop worrying about what other people think.

In five years, what are your visions and hopes?

Working at CU&W. Attending lots of school and sporting events with my kids. And I definitely want to do some traveling!

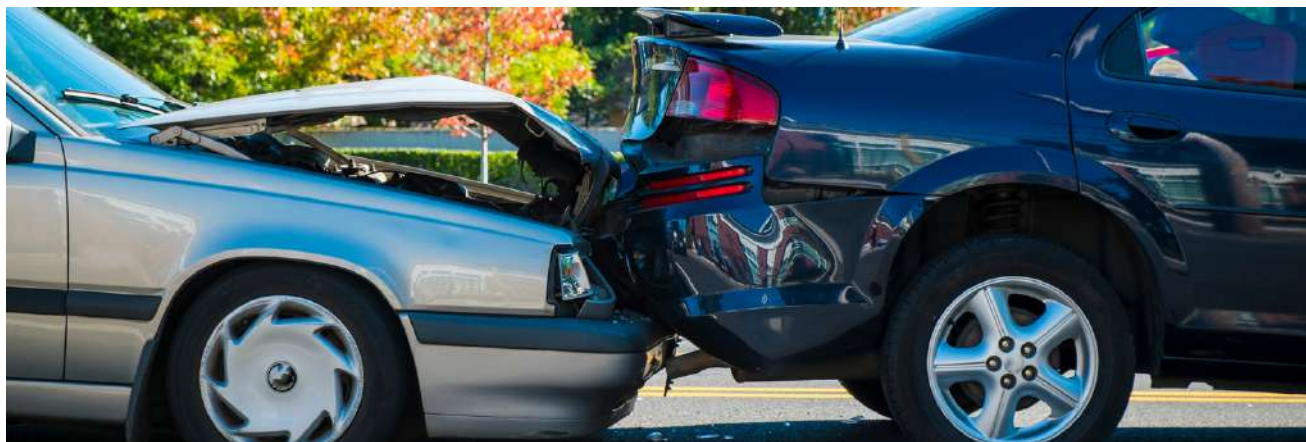
Which cartoon character would you most wish to swap lives?

Ariel. Who wouldn't want to be a mermaid?!



“I like the dreams of the future better than the history of the past.”

THOMAS JEFFERSON



I Was Injured in a Car Accident: How Will My Medical Bills Get Paid?

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PIP insurance is part of your auto insurance policy. PIP insurance, a mandatory requirement for all New Jersey drivers, operates on a "no-fault" basis, meaning that regardless of who is at fault for the accident, individuals can seek coverage through their own PIP insurance. This means that individuals who are injured in a motor vehicle crash can rely on their PIP insurance to cover their medical expenses and other accident-related costs without having to prove fault. Furthermore, PIP insurance provides coverage not only for medical expenses but also for lost wages and other financial losses resulting from the accident.

PIP insurance serves as a crucial safety net for individuals involved in motor vehicle crashes, ensuring that they have access to the necessary resources and support to aid in their recovery. If you have any questions about PIP insurance, or selecting the right auto insurance coverage for you, do not hesitate to contact our office.

Additional Motor Vehicle Accident FAQ

Q. Can I sue for my injury?

Your ability to commence litigation after a car accident depends on several factors. Among those factors is the type of insurance you have selected and the type of injury that you have. Certain insurance policies require that you have a permanent injury before you can file a lawsuit to recover damages for pain and suffering attributed to your injury. If you do not have a limitation on your policy you can sue for any injury, however, you must have a documented injury that includes medical treatment with a physician, a chiropractor, or a physical therapist. Damage to your car alone is not a reason to take legal action.

Additionally, the accident must be someone else's fault. You cannot sue for injuries from an accident that you caused.