

# COOPER HURLEY INJURY LAWYERS *THE CAR CRASH EXPERTS*

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*Help Your Favorite  
School Win **\$5,000!***

*Find out how on page 5*



*Last year, Norfolk-based Larrymore Elementary School won Vote for a School. Will your school win this year? Only if you vote!*

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**1 OFFICE WITH 7 MEETING LOCATIONS:** Norfolk, Virginia Beach, Chesapeake, Hampton, Portsmouth, Newport News, Suffolk, & The Eastern Shore

## *Meet Our 2022 Scholarship Winners*

For our 2022 Focused Driver Scholarship, we posed the question, "What ideas do you have to prevent distracted driving?" Our winners presented amazing ideas. Meet them below.



**Lily Schutte**

Virginia Tech



**Matthew Fox**

University of Lynchburg



**Maggie Bowen**

Christopher Newport  
University



**Michael Bowen**

Shenandoah  
University



**Legacy Watkins**

James Madison  
University



**Alex Chau**

San Diego State  
University

**\$10,000**  
**Provided in**  
**Scholarships**

Since 2018, Cooper Hurley Injury Lawyers' annual scholarship has awarded over \$48,000 to students from Hampton Roads and across the country. This year's winners include five local applicants and one national applicant whose ideas to combat distracted driving, along with their dynamic presentations, stood out from the rest.



In helping thousands of injured people across Hampton Roads, we have seen it all.

***From massive car pileups to fatal DUIs, we have handled nearly every type of car accident case imaginable.***

While every case is different, we have discovered the "secret ingredients" of a successful recovery:

①

***Knowing the "dirty tricks" used by car insurance companies***

*We understand how insurance companies operate, including the tactics they use to deny claims or pay you less than you deserve.*

②

***Assembling the best resources to understand & tell your story***

*We know and work with reputable investigators, providers, and specialists to fully understand the extent of your injuries and demand fair compensation from the insurance company.*

③

***Demanding justice at all costs***

*Not every car accident case goes to trial, but when it does, our experienced attorneys are equipped to tell your story to a judge or jury.*

Our ability to do this well makes us **THE car crash experts**. The combined experience of our attorneys, legal teams, and support staff has resulted in millions of dollars won for families who have experienced devastating accidents and overcome adversity. We are proud to serve Hampton Roads in this capacity.



# My Favorite Fall Activity

We asked some of our staff members, "What's your favorite fall activity?" Here's what they said:



**Stacey B., Legal Assistant**

*"I love when the Fall season comes because it means Football time. I pull out my homemade snuggly and watch my Steelers play. Just in case it's a rough game, I have my tissue box and football to squeeze while I yell at the TV! I also make snugglies for the less deserving teams like the Cowboys and the Bills!"*



**Nicole M., Firm Administrator**

*"My Summer garden did so well that I'm starting to plan my Fall Garden. Last year, I did collards, kale, lettuce and spinach. I think I'm going to stick to what I know and do the same this year. Maybe I will try some cauliflower and potatoes, too."*



**Daniel J., Senior Analyst**

*"I try to spend time traveling in the fall. There are no better sights than the change of seasons with crisp air."*

*Photo credit: Daniel Jarman. View of the Grand Tetons in Wyoming. It had snowed the night before and was quite cold. Taken September 2021.*



# Help Your Favorite School Win **\$5,000!**

Nominate a Hampton Roads elementary, middle, or high school to win Cooper Hurley Injury Lawyers' 2022 Vote for a School contest.

**VOTE NOW THROUGH OCT. 14TH**

The winners will be announced on Oct. 19th at 12pm on Facebook Live!



**1st Place Award: \$5,000 | 2nd Place Award: \$3,000 | 3rd Place Award: \$2,000**

To vote, scan the QR code or visit [voteforaschool.com](https://www.voteforaschool.com).



## Ask an Injury Attorney

# What if I am involved in a car accident with an **uninsured motorist**?



By *Bill O'Mara, Car Accident Attorney*

Getting injured in a car accident through no fault of your own is an expensive, terrible, painful, confusing, and scary experience. It becomes even scarier when you learn that the at-fault driver had no insurance, or that the police were unable to catch a hit-and-run driver. The first thought for most is, "Now, do I have to pay for all this?" Thankfully, the answer is "NO" if you have uninsured motorist coverage (and you probably do).

If you have been injured by an uninsured or unidentified driver, and you have uninsured motorist coverage (aka "UM coverage") available to you, then you still have a personal injury claim. What happens is the insurance company providing UM coverage steps into the shoes of the uninsured or unknown at-fault driver. Your personal injury case will then move forward in largely the same manner as if the at-fault driver actually had insurance. Through an uninsured motorist insurance claim, you can seek payment for medicals bills, lost wages, pain, suffering, and inconvenience, just the same as you would if the at-fault driver had insurance.

Thankfully, in Virginia most everyone has UM coverage available to protect them if ever injured by an uninsured or unknown ("John Doe") hit-and-run driver. Virginia car insurance policies will always provide UM coverage unless the purchaser of the policy opts out of the coverage (which is rare). There are also scenarios in which an injured person may have several sources of UM coverage available to them. For example, you may be able to access UM

coverage (1) from the vehicle you were in when the accident happened, (2) from your own personal auto insurance, and (3) from the insurance policy of a relative in your same household. An experienced personal injury lawyer can do a coverage investigation to determine the amount of UM coverage available to you.

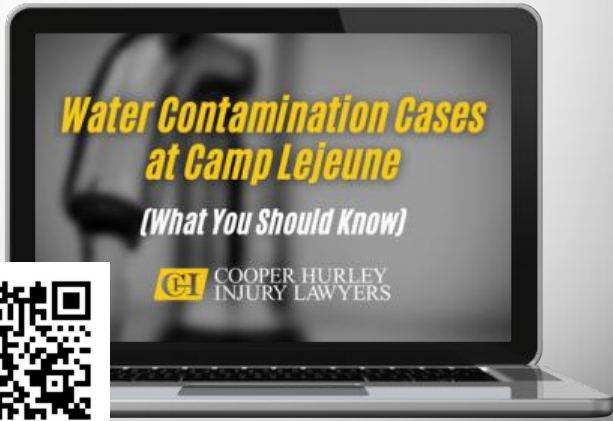
You may be thinking, "The accident wasn't my fault. Why should I have to use my own insurance?" or, "I don't want my rates to go up!" These are natural and common reactions. First, you pay insurance premiums every month for this coverage. You have UM coverage for this exact situation, so you should use it. Second, in Virginia, when an accident is not your fault, a car insurance company is not allowed to penalize you or increase your rates because you made a UM insurance claim. The accident was not your fault, so you will not be punished for using the insurance you paid for. Finally, it is far easier to collect payment for your damages from an insurance company than from an uninsured at-fault driver. It is very unlikely that an uninsured driver will have the money to pay your damages (and may even declare bankruptcy to avoid paying you).

Typically, the UM coverage available to you will be through your own insurance company. Many mistakenly believe that their own insurance company will be fair with them. "Hey, I've used them for 20 years and always paid my bills on time!" With a UM claim, your own insurance steps into the shoes of the uninsured at-fault driver! Do not get lulled into this trap. Your own insurance company will fight you just as hard as anyone else. Their goal will still be to pay you as little as possible.

It always makes sense to use UM coverage if you have it. It is the most practical and effective way to get you back on your feet and secure you fair payment after suffering an accident through no fault of your own. We highly recommend you contact your insurance company today to verify that you have UM coverage. You should also consider increasing your UM coverage limits just in case you need it someday.

# IMPORTANT

If you or a loved one lived or worked at Camp Lejeune, North Carolina for more than 30 days between August 1, 1953, and December 31, 1987, *you must watch this important video regarding recent developments in the water contamination cases.*



# Thank You!

We appreciate your support, Hampton Roads! We are honored that you voted us **Best Law Firm** in Virginia Beach, Norfolk, and Chesapeake. Thank you for trusting us with your cases and referring your loved ones when they are injured in an accident. We are proud to be your **car crash experts**.







# WHERE'S CRUTCHMAN?

We've hidden 5 Crutchmen in the picture below.  
*Can you find them all?*



## CLIENT REVIEWS



This experience was a first and Cooper Hurley Lawyers made this a smooth process. The communication was nothing but the best. They always kept me updated on the process. I would highly recommend Cooper and Hurley to all my families and friends. Thanks for the gift!!!

**Alvin M.**



In my experience, I felt as though everyone truly cared about my well-being and my case. There was all mutual trust in the process. Contact was constant and I trusted that they were taking care of everything...I would highly recommend them to my friends, family, and anybody in need of their service.

**Tiffani J.**

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