

# The Earley EDITION

Chris Earley  
Truth Series Author

A Publication of the Law  
Office of Christopher Earley

The Law Office of Christopher Earley is a personal injury and workers' compensation law office serving Boston and surrounding areas. We handle all types of personal injury cases, and do not collect a legal fee unless your case settles or wins in court. Be sure to request our free books to help you make the best possible decision for your legal case.

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## THANK YOU FOR YOUR REFERRALS!

We'd like to thank the following clients, attorneys, and referral partners for their wonderful referrals. Your continued support gives us the ability to reach more individuals and make a positive difference in their lives.

- Francisco M.
- Deborah V.
- Mary S.
- Lajla L.



## An Unforgettable Experience

**Growing up close to New York City, my Mom would frequently take me into Manhattan with her when I was a young boy. I truly loved going each and every time. Since my kids have never been to NYC, Rory and I decided to take them there to celebrate Oliver's 8th birthday (I cannot believe he is already 8). We had an amazing time and the kids' minds were blown due to the sheer size and energy that only Manhattan can bring.**



*Our long weekend in NYC was a really good way for us to share a great experience together.*

Alice would have spent the entire weekend at the American Girl store at Rockefeller Center if we would have allowed it. In fact, I think we spent half of our vacation at that store! Oliver on the other hand was more interested in FAO Schwartz as well as the Nintendo store. He and I one morning went to see the Harlem Globetrotters at Madison Square Garden. We had tickets that allowed us to go onto the floor of the Garden before the game to shoot-around and meet the Globetrotters. That was a once-in-a-lifetime experience that I will never forget. I hope he never forgets it either. I highly recommend checking out the Globetrotters because they are incredibly entertaining.

The four of us over that long weekend were able to see a ton of great NYC

neighborhoods. We even rode the Staten Island Ferry, and checked out the Statue of Liberty, which were both fun. All in all, our long weekend in NYC was not only a perfect way to celebrate our amazing son's 8th birthday, but a really good way for the family to share a great experience together. We are always so busy with work and school, that these family vacations are so precious and meaningful. Life is short. Getting out and going to fun places with loved ones is just good for the soul.

*Have you been on a fun vacation recently? Email me at [cearley@chrisearley.com](mailto:cearley@chrisearley.com) or call me at 617 338 7400 and tell me about it. ■*

*- Chris Earley*



Rory Earley

## RORY'S RECIPES: Rice Krispies Treats™

*Rice Krispies Treats™ have always been a beloved kid treat! My son Ollie has perfected the recipe by adding M&M'S to our batches! We make these for his class because they are gluten and peanut-free and safe for kids with allergies.*

### INGREDIENTS:

- 6 tablespoons butter
- 4 cups mini Marshmallows
- 6 cups Kellogg's® Rice Krispies® cereal
- M&M'S - mini or regular sized

### DIRECTIONS:

- 1 In a large saucepan, melt butter over low heat. Add marshmallows and stir until completely melted. Remove from heat.
- 2 Add cereal. Stir until well-coated.
- 3 Using a buttered spatula or wax paper, evenly press mixture into 13 x 9 x 2-inch pan coated with butter or cooking spray. Immediately after pressing mixture into pan, spread a generous amount of M&M'S over the top and gently press them into the mixture so they stick. Allow to cool and cut into squares. Enjoy!



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## The Importance of Buying Enough Auto Insurance

it exceeds the at-fault driver's bodily injury coverage. For example, if you sustain serious injuries from an auto accident and the at-fault driver only has a \$20,000/\$40,000 policy, and you have a \$100,000/\$200,000 underinsured policy, then you can collect (assuming your injuries warrant it) the difference, which is \$80,000.

### Uninsured coverage is triggered when the driver that caused the accident does not have a car insurance policy.

This we find sometimes with NH drivers (they are not required to have auto insurance), or when someone does have auto insurance, but the policy lapses. It also is triggered with hit-and-run accidents when the at-fault driver can't be identified.

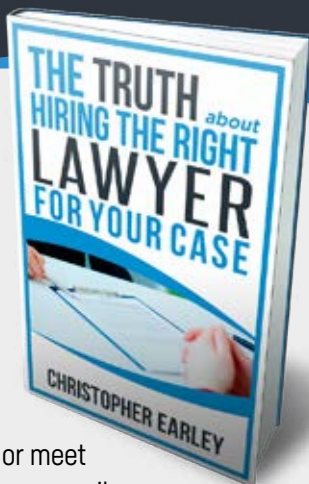
Purchasing higher than the required limit of \$20,000 will protect you and your family in the event there is not available bodily injury coverage to pursue. ■

### The TRUTH Book Series by Chris Earley

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## What Others are Saying

about the Law Office of Christopher Earley

### Darlene Morris

2 years ago

★★★★★ Honest, trustworthy and compassionate are words that truly describe Chris Earley. From the first time we spoke my husband and I were sure we wanted to work with him. He made the process effortless for us and always kept us "in the loop" regard the details of my case.

I highly recommend Chris!



### Kenny Moyo

2 years ago

★★★★★ Experienced law firm that fought for my case. They were always updating me on follow ups right up to the time my case was settled. I felt like I was always in the loop as they were available to answer any questions I had . Other firms gave me the run around and just left me confused. With these guys it was very professionally communicated every step of the way. Highly Recommend!



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**Thank You to Massachusetts Lawyers Weekly for recently quoting me.**

*The case I was asked to comment on involved an elderly woman who was injured while exiting a restaurant through a revolving door. The case was dismissed because the woman's lawyer was not able to prove that there was anything actually wrong with the door. The case was a reminder that just because there is an accident on someone's property, the property owner will not be liable unless negligence can be shown.*



# The Importance of Buying Enough AUTO INSURANCE by Chris Earley

***As an attorney who has handled thousands of car accident cases, I can tell you that most Massachusetts drivers don't carry enough auto insurance. Massachusetts law requires every driver to purchase minimum amounts of insurance. However, buying only the minimum insurance can land you in a heap of trouble if you need to actually use the insurance.***

Here are some additional and higher insurance coverages you should consider buying (which don't cost a lot of money).

### Med Pay

**Med Pay, or medical payments coverage, provides optional insurance to cover your medical bills.** This acts as a supplement to PIP, or Personal Injury Protection coverage which you are required to buy. Purchasing adequate Med Pay is critical and inexpensive. Consider purchasing as much Med Pay as you can afford. If you get into a serious accident and sustain injuries, Med Pay will be available to pay the medical bills that will come from having a hospital stay, x-rays, MRIs, etc.

### Bodily Injury Coverage

By law you must carry at least \$20,000/\$40,000 in bodily injury coverage. **This coverage is needed if you negligently**

**injure someone in an accident.** But if the personal injuries suffered by the other party are serious, then this minimum insurance will not be enough coverage. Consider purchasing (for a nominal fee) limits of \$250,000/\$500,000. In fact you should buy even more if you can afford it, in the event that any catastrophic injuries are sustained.

### Underinsured and Uninsured Coverage

Like with bodily injury coverage, Massachusetts law requires you to carry \$20,000/\$40,000 in both underinsured coverage, as well as uninsured coverage. **Underinsured coverage is what you need if someone seriously injures you in a car accident, and they only have minimum bodily injury insurance.** This coverage applies to the extent that

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