



**MICHAEL J.  
O'CONNOR**  
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## Pennsylvania Super Lawyers Named!

Attorneys Michael J. O'Connor, Paul Dufallo,  
David Miller, and Beth Dodson.

For his eighth year in a row Michael J. O'Connor, founder of Michael J. O'Connor and Associates, has been named a Pennsylvania Super Lawyer in the field of **Workers Compensation**. Joining him from his team of lawyers is Paul Duffalo who is a fourth time Super Lawyer in **Workers Compensation**. Attorney David A. Miller and Beth Dodson were both named Pennsylvania Rising Stars, which represent the **top 2.5%** of attorneys across the state. To be eligible for selection as a Rising Star, an attorney must be age 40 or younger or in practice for 10 years or less.

The Super Lawyer designation was born in 1991 when Law & Politics magazine published the first issue of Super Lawyers magazine in Minnesota. The magazine served as a guide in which consumers could research the best attorneys in the state. The annual magazine quickly gained popularity throughout the state and the publishers decided to introduce Super Lawyers in other states around the country.

Law & Politics introduced the Super Lawyers publication to Pennsylvania in 2004. Not only were profiles of those attorneys designated as Super Lawyers printed in Pennsylvania's first edition of Super Lawyer magazine, but a special section of the June Philadelphia Magazine was also dedicated to them. Attorneys named Super Lawyers are considered to be the **top five percent** of attorneys in each state, as chosen by their peers and through the independent research of Law & Politics.

To be named a Super Lawyer, an attorney must first go through a rigorous three-step process. Each year, Law & Politics sends a ballot to lawyers throughout the state that have been in practice for at least five years. Attorneys receiving this ballot are asked to nominate the best attorneys they have personally observed in action, rather than making a nomination based solely on reputation. The nominees are then grouped into their respective practice areas and those with the most votes are asked to serve on a "blue ribbon panel".

Next, the nominees are rated by a member of the "blue ribbon panel", from their practice area and evaluated by Law & Politics on more than a dozen indicators including peer recognition and professional achievements. The discipline record of each candidate is reviewed and it is verified that each lawyer is active and in good standing with the appropriate licensing authority.

O'Connor's eighth consecutive Super Lawyer designation makes evident his continued determination to uphold an outstanding level of legal representation. His associates' designations

## Our Practice Areas

Michael J. O'Connor & Associates is dedicated to providing clients with the best legal help possible.

- Workers' Compensation
- Social Security Disability
- Automobile Accidents
- Motorcycle Accidents
- Premises Liability/Slip & Fall
- Product Liability
- Nursing Home Negligence
- Wills, Estates, & Elder Law
- Mesothelioma
- Dangerous Drugs
- Wage & Hour Violations

[www.OConnorLaw.com](http://www.OConnorLaw.com)

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## BLOGS

- [Pennsylvania Nursing Home Abuse Lawyer Blog](#)
- [Pennsylvania Workers' Compensation Lawyers Blog](#)
- [Michael J. O'Connor & Associates Blog](#)
- [Video Blog](#)

reinforce the atmosphere of dedication and professional commitment of everyone who works alongside him. Their dedication to injured workers is recognized amongst their peers and demonstrated in their professional achievements.

The attorney team at Michael J. O'Connor & Associates is ready to begin tackling your legal problem today. **Email** or call our toll free number at **1.800.518.4LAW** for a free initial consultation and review of your case.

Summer 2011

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1

## Motorcycle Insurance

### Highlights:

With the motorcycle season right around the corner, the fact is known that if you're a rider you need motorcycle insurance to protect yourself and others in case an accident does occur. There are many different types of insurance; leading most people to believe that if they have full coverage, they are truly, fully covered. This is not true. More important than being fully covered is the amount of coverage which you have in each subcategory. Not having the proper amount of coverage in certain areas could cause substantial financial loss or allow you to be ineligible to collect for the injuries which you may have sustained due to the fault of another.

Typical motor vehicle coverage includes liability, uninsured/underinsured, property damage, collision, comprehensive, umbrella, and medical. Unfortunately in the state of Pennsylvania, medical is not recognized under motorcycle insurance policies, which can leave you with enormous bills if you're involved in an accident.

1. **Liability Coverage** – Covering you for the personal injuries which you may incur or which you may cause to another. Pennsylvania requires a minimum coverage of \$15,000/\$30,000. The limit of \$15,000 and \$30,000 can be broken up when you are found at fault for causing injuries to someone. The \$15,000 is the amount available for one person.
2. **Uninsured/Underinsured Coverage** – Coverage which protects you if you are injured or your bike sustains injury by someone who has no property insurance, liability, and or insignificant limits to fully compensate you for your damages. In the state of Pennsylvania if the other party involved had insufficient limits to fully compensate you for the damages incurred, your insurance company would cover it. Take into consideration if you had \$50,000 in coverage and the other party was only carrying \$10,000 in coverage; you would receive the total of each, giving you \$60,000.
3. **Property Damage** – Property Damage covers you when damage occurs on someone else's property due to an accident. Pennsylvania requires riders to carry a minimum of \$5,000 coverage. Once again, these limits are very low and even the slightest of accidents can cause more damage causing you to have to pay damages out of pocket.
4. **Collision Coverage** – Coverage which applies to all damages occurred to your bike during the accident. It is imperative that you have significant coverage in order to repair your bike.
5. **Comprehensive Coverage** – Coverage which allows your bike to be fixed if it is damaged by fire, flood, vandalism or even theft. This covers your motorcycle and all of the parts. Once again, be reminded that this type of coverage is usually subject to a deductible.



*“The majority of people who do have low limits tend to be unable to financially compensate if an accident does occur”*

6. Umbrella Policy – This is the type of policy which you may want to think about depending on your assets and net worth. This can allow you to have additional coverage in which the numbers can fall anywhere in the ball park from one to two million dollars of additional coverage. These types of policies are generally inexpensive relative to the protection they provide.

**If you have been involved in a motorcycle accident, you do not to deal with the insurance company alone. Call us to have your bills paid and settle your claim. Call us!**

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Summer 2011

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2

## Meet Our Staff

We at Michael J. O'Connor and Associates pride ourselves on building relationships with clients and going above and beyond the call of duty. It is our mission to have our clients feel welcome and appreciated in their time of need.

Ellen Guers

Ann L. Rich



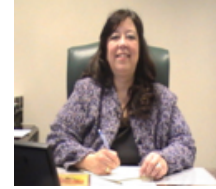
### **Intake Coordinator**

**E**llen has been on the team at Michael J. O'Connor & Associates for the past three years. She is in charge of the firm's intake department. When potential clients call into our office, they're directed to Ellen. She collects the majority of the information regarding the caller's potential case and presents it to Attorney O'Connor or one of our other attorneys for review. Ellen is knowledgeable in all areas of the law which we practice, and is skilled in obtaining all the necessary information from the caller for the attorneys to evaluate the potential claim.

Ellen was born and raised in Shenandoah, Pennsylvania. She attended McCann's School of Business where she earned her Associates Degree in business. She currently resides in Shenandoah Heights with her husband Raymond and sons, Kyle and Riley. She is an avid sports fan who enjoys attending her children's sporting events and also has a love for the Philadelphia Eagles.

For those of you who are clients or associated with the firm, you are aware of Ellen's dedication and work ethic. She strives to provide our clients with customer service and prides herself on building relationships.

If you have a case that you would like Ellen and our attorneys to evaluate, do not hesitate to contact our office at 1.800.518.4LAW or check us out on the web at [www.OConnorLaw.com](http://www.OConnorLaw.com).



### **Estate Paralegal**

**A**nn is the newest addition to the Michael J. O'Connor & Associates staff as our Estate Administration Paralegal. Ann is a graduate from the prestigious Cannon Financial Institute, where she achieved honor graduate studies, the highest level of academic achievement.

Ann has more than 27 years of experience with M & T Bank Investment Group and has also obtained her AIB General Banking Diploma, Certified Trust and Financial Advisor Certification. Rich is active in her community as a past member of The American Cancer Society Board and The Avenues Duck Race Committee.

Ann brings a diversified background to Michael J. O'Connor & Associates. Rich has worked with Estates and Financial Advisory; she has been recognized by the CTFA as an individual who demonstrates excellence in the field of trust and investment management. To qualify the individual must have an extensive background and be educated in the process of personal finance, insurance and estate planning, tax and investment management.

Her interests include singing, traveling and spending time with her husband, Jim.

Ann can be reached at 1.800.518.4LAW or [arich@oconnorlaw.com](mailto:arich@oconnorlaw.com).

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*Thank You for the Referrals!*



*Your referrals of family, friends, and colleagues help our firm to grow. We have established a reputation of hard working, respected and trusted attorneys and staff. Each case that you refer is individually reviewed by our intake staff and specialized team of attorneys. If you have a case to refer or know someone who does, do not hesitate to contact our office at 1.800.518.4LAW or visit us online at [www.OConnorLaw.com](http://www.OConnorLaw.com).*

