

\$250,000 Settlement for Motor Vehicle Accident

In November 2016, Plaintiff was operating a Lexus ES250 while traveling in the right lane on Route 287 South in Hanover Township, New Jersey, intending to take the Ridgedale Avenue exit. At the same time and place Defendant 1 was traveling in the far left lane; and Defendant, 2, was traveling in the right lane. Defendant 1 negligently operated his vehicle at an unsafe speed and/or failed to maintain directional control of his vehicle, causing him to spin out across two lanes and strike Defendant 2 's vehicle. Immediately thereafter, Defendant 1 struck both vehicles simultaneously causing Plaintiff to be pushed into the guardrail located to her right. Plaintiff's vehicle was declared a total loss.

Plaintiff was transported via ambulance to the hospital where she complained of headaches, chest pain and back pain and also reported loss of consciousness. She was diagnosed with a chest contusion and head injury. She was prescribed Tramadol and discharged with instructions to follow-up with a specialist. When her symptoms failed to resolve she presented to a chiropractor and immediately commenced a course of conservative management consisting of chiropractic care and physical modalities. In April 2017, she underwent MRI testing to her cervical spine. Her MRI report revealed a (1) left disc herniation at C5-C6 with extrinsic impression upon the exiting left C6 nerve root sleeve and foraminal narrowing; and (2) broad disc herniation at C6-C7 with impression upon the dural sleeve and bilateral foraminal narrowing. During this time, she was referred to a pain management specialist. She complained that her condition failed to improve by physical modalities.

Given the nature and severity of her injuries and the failure for her injuries to resolve with the conservative course of treatment, she was recommended a series of cervical epidural steroid injections which she underwent in August, November, and February 2018. When her pain failed to fully resolve following her injections, she consulted with a neurosurgeon who recommended anterior cervical discectomy and fusion surgery. In May 2018 she ultimately underwent the recommended surgery which was as follows: Anterior cervical discectomy and decompression of the canal at C5-6 and C6-7; C5-6 and C6-7 interbody fusion; C5-6 and C6-7 insertion of a single MTF prosthetic device, one to

each interspace, for a total of 2 devices; C5-6 and C6-7 application of anterior cervical Eagle Plus titanium DePuy locking plate; Microdissection of the nerve roots using the operating Zeiss microscope.

Plaintiff was examined by operating surgeon, Dr. Carl Giordano, post operatively and was ultimately discharged.

Defendant 1 was insured with a policy limit of \$100,000.00. The case settled as to Defendant 1 for the \$100,000.00 policy limit prior to the scheduling of a trial.

Plaintiff also possessed an insurance policy with Defendant, Liberty Mutual Insurance Company with a limit of liability for underinsured motorist benefits in the amount of \$250,000.00. The case settled as to Defendant, Liberty Mutual Insurance Company for the remainder \$150,000.00 prior to the scheduling of a trial. As such, the case settled for a total of \$250,000.00 prior to the scheduling of a trial.

No lost wage claim asserted. No defenses with respect to liability or damages.