

Your February Message From

Attorney Paul Hernandez



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Must Personal Injury Settlements Be Reported on Your Taxes?

Personal Injury Claims

NOT Taxable

Damages - amount provided to compensation for medical expenses, lost wages, emotional distress, pain and suffering and attorney fees.





ALWAYS Taxable

Punitive Damages - payments over amount of compensation awarded to punish the defendant

Interest - amount state may pay based on time from filing date until payment date

Our Offices

Norfolk

Military Circle 870 North Military Highway, Suite 300 Norfolk, VA 23502 757.461.3303

Newport News

749-B J. Clyde Morris Blvd. Newport News, VA 23601 757.245.4878

Roanoke

Southwest Virginia 1322 Plantation Road Roanoke, VA 24012 540.343.4878

Call 1-888-hurtline or visit us www.kalfusnachman.com

We service Virginia and North Carolina

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....continued from page 1

Employment Related Claims & Workers' Compensation

NOT Taxable

Attorneys' Fees - amount received to cover these fees

Damages - amount compensating for personal injury or physical sickness

Mental Anguish - amount equal to or below actual medical expenses for the emotion distress

Workers' Compensation Benefits - EXCEPTION- if you are receiving SSD, SSDI or SSI benefits



ALWAYS Taxable

Wages - front pay and back pay

Interest - amount state may pay based on time from filing date until payment date

Emotional Distress - except for the actual medical expenses

Punitive Damages - payments over amount of compensation awarded to punish the defendant

*It is always best to seek the advice of a tax professional.



Participate in our monthly contest and like us on FACEBOOK



Motor Vehicle Insurance Changes Increase Damages for Accident Victims

For the first time since 1975, the state of Virginia has increased the minimum liability insurance coverage requirements for automobile owners. The increases will occur in two phases. Starting January 1, 2022, the policy coverages have increased to the following:

- \$30,000 in bodily injury/death coverage per person (up from \$25,000)
- \$60,000 in bodily injury/death as the maximum amount an insurer will pay for all injuries/death of two or more people in one accident (up from \$50,000)
- \$20,000 total property damage for an accident (not changing)continued on page 3



....continued from page 2 Motor Vehicle Insurance Changes Increase Damages

Coverage effective on or after January 1, 2025, will increase as follows:

- \$50,000 in bodily injury/death coverage per person
- \$100,000 limit for bodily injury/death of two or more people in one accident
- \$25,000 in total property damage coverage

In addition, all motorists are required to have Uninsured and Underinsured Motorist Coverage in Virginia. This coverage provides you with protection if the at-fault driver has insufficient or no insurance to cover your losses. The limits for this coverage conform to the minimum liability insurance coverages.

Although the state of Virginia does allow drivers to opt-out of motor vehicle insurance for a fee to the DMV, this is not recommended. Without insurance, you are personally liable for all the damages and losses incurred in the event of an accident. Victims may sue you for damages which could have devasting financial consequences.

Help in Case of An Accident

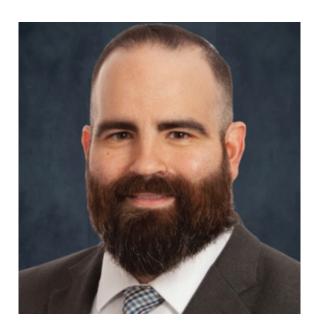
All these changes mean an increase in the amount of money available from insurance companies to pay for damages in the event of a car accident. If you are injured in a motor vehicle accident, an experienced attorney can help you navigate the complex insurance and legal protocols for getting the compensation you need to pay for medical, lost wages, and other expenses.

If you or a family member has been injured in a <u>pedestrian accident</u>, <u>bicycle accident</u> or <u>car accident</u>, or any <u>personal injury</u>, or has been denied <u>Social Security Disability benefits</u>, it's important to get an attorney experienced in these types of cases involved immediately. Call **888-Hurtline (487-5463)** for your initial free consultation. <u>Kalfus & Nachman PC</u>, <u>Personal Injury Attorney in Norfolk</u>, can help you determine whether you need a lawyer for any personal injury case.

Kalfus & Nachman is Pleased to Welcome Attorneys Michael Lang and Michael Sternberg



Michael Lang



Michael Sternberg

Click Here

Click Here





Our Winners of a Romantic Dinner for Two and a Bouquet of Roses were:

Elizabeth B.

Sharon B.

Raquel L.

Attorney Colin O'Dawe Goes to Disney



The O'Dawe family enjoyed a wonderful time in Orlando in 2022. The weather was perfect and the Walt Disney World 50th Anniversary Celebration was amazing.





Teddy Graham is a 3-year-old neutered male shar-pei mix. Teddy is friendly, easy-going guy who loves to meet you at the kennel door with a soft tail wag. He has won over the staff with his soulful eyes and expressive brow!

Teddy loves back scratches and squeaky toys.

What Our Clients Are Saying About Us



Everyone was so empathetic to my situation, and they made sure that I got what I deserve. I love that they kept me informed and explained the process to me. I would highly recommend them to anyone! –

Yasmine S.

Recipe of the Month Rich Chocolate Truffle Pie

A quick and easy recipe - Treat your Sweet!

Ingredients

- 12 ounces semisweet chocolate chips
- 1 ½ cups heavy whipping cream
- ¼ cup sifted confectioners' sugar
- 1 tablespoon vanilla extract
- 1 (9 inch) prepared chocolate cookie crumb crust

Directions:

Step 1

In microwave dish combine chocolate chips and 1/2 of the cream. Cook on high for 1 to 2 minutes, stirring every 30 seconds until smooth. Cool to room temperature. Stir in sugar & vanilla. Set aside.

Step 2

In small bowl, beat the rest of the cream until soft peaks form. Beat in chocolate mixture on high speed 1/3 at a time. mix well and spoon into crust.

Step 3

Refrigerate at least 8 hours before serving.



Office Fun at Kalfus & Nachman!





Celebrating February Birthdays

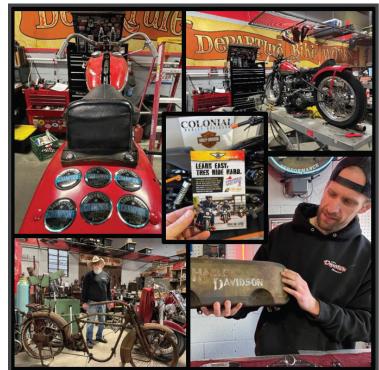


Law Tigers has continued to grow our brand and our partnerships with motorcycle shops and race teams across the state. We have partnered with Departure Motorcycle in support of their "Sons of Speed" race team where they race pre 1940 Harley Davidsons. They have taken first place in their past two races. Departure builds custom motorcycles and specialize in vintage American Made motorcycles located in Richmond. They have a long history of uniting riders and bringing a community of vintage enthusiast together.

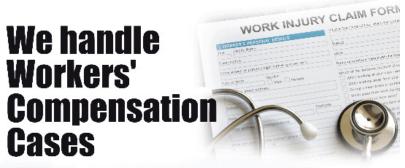
The Urban East Race team has grown by adding riders and disciplines. There are now 5 Urban East/Law Tigers riders competing in motocross, hare scrambles, and flat track races across the state. Team Urban East/Law Tigers has promoted inclusivity and support for new riders and has been acknowledged for its help growing the sport of motorcycle racing.

We created an opportunity with Colonial Riding Academy to guide new riders and those interested in motorcycling to a proper education on two wheels by creating a flyer to promote their program.

Event planning is in full swing. We are getting ready for spring events including Downtown Thunder, Salute the



Troops Bike Night, The Food Ride Season Opener, RVA Flattrack, The Departure Swap Meet, The Shenandoah Motorcycle Expo and The Virginia Championship Hare Scramble Series to mention a few. Next month we will be showcasing Virginia's motorcycle history at the "Wickline Speedshop Motorcycle Exhibit" a vintage motorcycle and art show in partnership with Virginia Commonwealth University and Departure Motorcycle Shop.





Take The Pledge and Immediately Receive a Personalized Printable Certificate!





TAKE THE PLEDGE

The fight to end distracted driving starts with you. Make the commitment to drive phone-free today

Distracted driving kills and injures thousands of people each year. I pledge to:

- · Protect lives by never texting or talking on the phone while driving.
- · Be a good passenger and speak out if the driver in my car is distracted.
- · Encourage my friends and family to drive phone-free.

Click Here to Take The Pledge



Thank You FOR YOUR REFERRAL

The highest compliment you can provide to our business is to recommend those colleagues, friends and family whom you feel might benefit from our services. If you know of someone, please feel free to forward our contact information and website (www.KalfusNachman.com) or let us know directly and we'd be happy to set up a meeting. Thank you.

Legal Matters March 3rd & 17th, 2022



Tune in for a double dose of Legal Matters on WAVY and FOX at 10 AM & 11 AM



Norfolk

Military Circle 870 North Military Highway, Suite 300 Norfolk, VA 23502

Southwest Virginia 1322 Plantation Road Roanoke, VA 24012

Newport News

749-B J. Clyde Morris Blvd. Newport News. VA 23601

> Case by Case March 2nd & 16th, 2022



Channel 3 @ 10 am

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