

Shooting Victim & Family Receive \$6 Million Judgment

A retired Mercer County sheriff's officer and his wife won a \$6 million dollar judgment against the man who shot him, causing severe injuries that ended his law enforcement career. Szaferman Lakind partner Craig Hubert represents the plaintiffs, Joshua and Doris Hahn. The defendant, Vasil "Billy" Heisler, was convicted of attempted murder and weapons offenses in January in a Burlington County court. He was sentenced in June to fifty years in prison.



Craig Hubert

The total amount included lost wages, pain and suffering, punitive damages and losses incurred by Joshua's wife, Doris Hahn.

In 2007, Joshua Hahn and his father encountered Heisler fighting with his sister in a Hamilton parking lot. Hahn tried to intervene when Heisler shot him in the chest. The bullet punctured both lungs and shattered a vertebrae in his spine. He later retired from the sheriff's office due to his permanent disability.

"The judge found that Billy's actions were intentional and that the conduct, in and of itself, showed intent to harm with reckless indifference to the value of human life," Craig says. In support of the punitive damages judgment, Craig argued to the court that, "Billy has never shown any remorse for discharging a firearm into Josh's chest."

Szaferman Lakind is pursuing Heisler's assets to satisfy the judgment.

Sufficient Auto Insurance is No Accident



By Thomas Manzo

Too often our "what if" questions about car accidents are put to rest without much thought. After all "we have insurance for that." We like our insurance agent, and that tends to bring a sense of comfort. We feel protected and expect coverage, especially when we pay relatively high premiums.

But if you get in an accident, the unfortunate reality is that neither the commercial slogans nor the friendly voice of your insurance agent have any bearing on your insured status. The language of your policy and the limits you chose determine your fate.

What does this mean? In New Jersey, it means you need to look at your own policy for medical coverage for any injuries as a result of an accident, no matter who was at fault. Prior to the accident, you chose the limits for this coverage. Even if you sustain serious injuries and treatment costs exceed these limits, coverage can't be retroactively increased.

Another concern is liability coverage. In the event you cause an accident and injure someone else, such coverage protects your personal assets and helps to ensure compensation for someone you may have accidentally injured.

What happens if someone injures you in an accident? You can't choose the insurance for the other guy. If the owner or operator of that vehicle has a policy with a low liability limit, no matter how serious and permanent your injuries may be, there is a high probability that your recovery will be capped at that low limit. To prevent this from happening, maintain Uninsured and Underinsured Motorist (UM/UIM) coverage on your policy. If you are injured in a motor vehicle accident by someone with either no insurance, or insufficient coverage, this coverage allows you to turn to your own policy for further compensation.

The importance of understanding your coverage and ensuring its adequacy cannot be overstated. For those with families, understand that you are making coverage decisions not only for yourself, but for your minor children who live with you.

The only time to prepare for an accident, to protect yourself and protect your family, is before it happens. If you have questions or concerns about your insurance, call me at (609) 275-0400.