



**“I’m Joe...
here’s what you
need to know”**

**What works.
What doesn’t.
And why.**


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About This Guide

This guide was created to give everyday people the knowledge they need before — and after — life throws them a curveball. Whether you've just been hurt, are supporting someone who has, or simply want to be prepared, this is the real-world survival guide Joe wishes everyone had in their back pocket.

 **You never know what's just around the corner... so you need to know what to do next.** This guide is your first step.

Offices Located In: Syracuse · Rochester · Watertown · Binghamton · Oneonta, NY · Montrose, PA

FREE and Confidential Consultations: In-person, by phone, or online.

1-800-608-3333

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INTRODUCTION

Hello, I'm Joe. Here's what you need to know.

Most people never expect to need a personal injury lawyer. You wake up, get ready for work, and go about your day like any other. You're driving to the office, walking into a store, heading to a job site, or simply crossing the street. Then something happens. A moment of negligence. A split-second decision. A condition someone should have fixed but didn't.

And suddenly, life looks very different.

"Most people never plan to call a personal injury lawyer. They're just trying to get to work, get home, or get through the day. But when negligence changes everything, suddenly the questions come fast: Who pays for this? What are my rights? And how do I protect my family?"

Every accident story is unique. Different people, different circumstances, different injuries. But one thing is almost always the same: someone's life has been disrupted because of something that never should have happened in the first place. The physical injury is often only part of the story. There are medical bills to navigate, time away from work, insurance forms that don't make sense, and phone calls from adjusters that feel confusing or intimidating.

That's where my work begins. For decades, I've had the privilege of standing up for people during some of the hardest moments of their lives — across the table in my office, in courtrooms, and on radio and television programs throughout Upstate New York and Pennsylvania through my "**Joe Knows**" segments.

Law can feel complicated. But the principles behind it are actually simple: people deserve to be safe, negligence must have consequences, and no one should face the system alone. **When bad things happen to good people, they deserve a fighter in their corner.**

This guide gathers lessons from decades of advocacy. It's designed to help you understand what to do when accidents happen, what mistakes to avoid, and how the legal process actually works. Most importantly — **you don't have to go it alone.**

— Joe Stanley, Personal Injury Attorney Stanley Law Offices · [StanleyLawOffices.com](https://www.stanleylawoffices.com)

What This Guide Will Do For You

This guide isn't just another legal textbook. It's a resource crafted with everyday people in mind — not lawyers. We know that navigating the aftermath of an accident can be overwhelming, filled with confusing terminology and stressful decisions. That's why we've designed this book to cut through the jargon and provide clear, actionable insights into your rights and options.

Think of it as your trusted companion, organized into practical chapters that cover every major type of personal injury case you might encounter. From car accidents to slip and falls, and even workplace injuries, we break down complex legal concepts into easy-to-understand language. Our goal is to demystify the legal process, empowering you to make confident, informed decisions when you need them most.

Throughout these pages, you'll find special "Joe Knows" segments, directly inspired by Joe Stanley's popular radio and TV Q&A sessions. These sections tackle the tough questions people often hesitate to ask, offering candid answers and practical advice rooted in decades of legal experience. Whether you're trying to understand comparative fault or deciphering insurance policies, Joe's insights are here to guide you.

1

Understand Your Rights

Gain clarity on the legal principles that protect you, demystifying complex legal jargon for everyday understanding.

2

Cover Every Scenario

Explore comprehensive chapters detailing major types of personal injury cases, from car accidents to workplace incidents.

3

Ask "Joe Knows"

Benefit from direct answers to common, critical questions, drawn from real-world Q&A segments with Joe Stanley.

4

Make Informed Decisions

Empower yourself with knowledge to navigate the legal process confidently, before, during, and after an accident.

This guide is your resource for understanding what comes next, helping you protect yourself and your loved ones. You don't have to face uncertainty alone. We're here to help.

[Get Your Free Consultation](#)[Visit StanleyLawOffices.com](https://www.stanleylawoffices.com)

About Stanley Law Offices

For decades, Stanley Law Offices has been a trusted advocate for individuals and families across Upstate New York and Pennsylvania. Our unwavering commitment is to stand up for those who have suffered due to negligence, providing expert legal representation in **personal injury**, **workers' compensation**, and **Social Security Disability** cases. With multiple offices conveniently located throughout the region, we ensure that top-tier legal support is always within reach, offering peace of mind during challenging times.

Our unique approach combines a **"Nice but Tough"** philosophy. We treat every client with the compassion and understanding they deserve, recognizing the profound impact an injury can have on their lives. However, when it comes to facing insurance companies and complex legal battles, we are fierce and unyielding, fighting relentlessly to secure the maximum compensation our clients are entitled to. This dual commitment to client care and aggressive advocacy is the cornerstone of our practice.

Many in Upstate New York and Pennsylvania are familiar with Joe Stanley through his popular **"Joe Knows"** radio and television segments. These broadcasts have provided invaluable, straightforward answers to common legal questions, demystifying the legal process for countless individuals. This public presence underscores our dedication to educating and empowering the community, reflecting our belief that everyone should understand their rights.

At Stanley Law Offices, we firmly believe in our motto: **"The Maximum Award People."** This isn't just a slogan; it's a promise to pursue every possible avenue to ensure our clients receive the highest award for their injuries and losses. We are dedicated to delivering results that truly make a difference in their recovery and future well-being.



Broad Expertise

Specializing in personal injury, workers' compensation, and Social Security Disability claims.



Client-First Philosophy

Compassionate support for clients, aggressive representation against opposing parties.



Trusted Voice

Joe Stanley's "Joe Knows" segments offer widespread, practical legal advice.



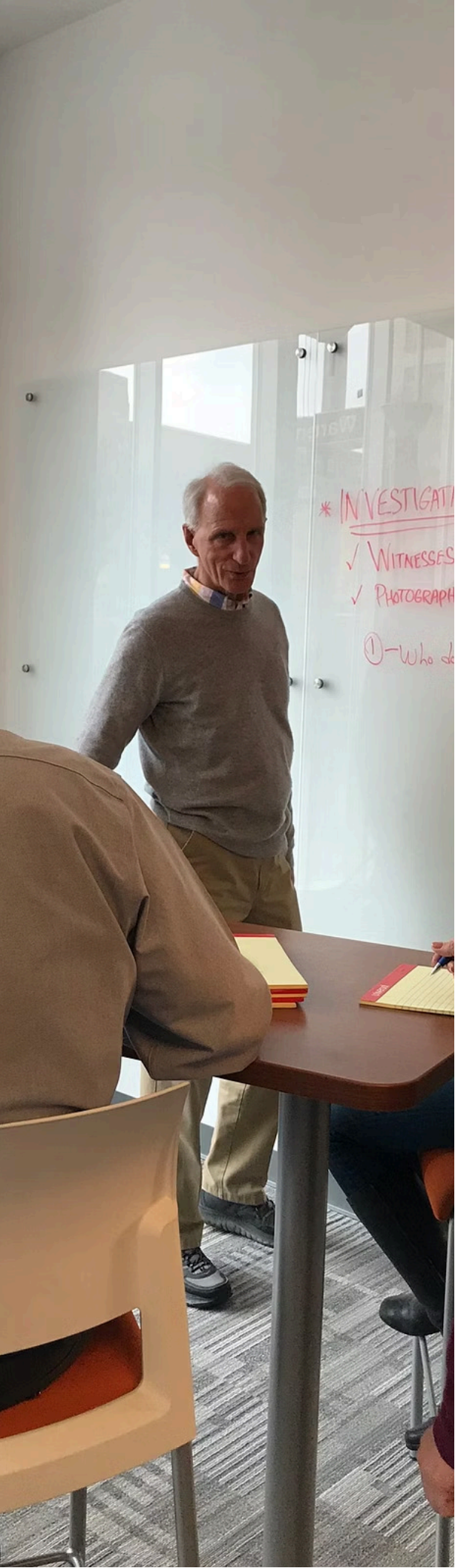
No Fee Unless You Win

Risk-free legal representation with complimentary initial consultations.

Choosing a lawyer after an accident is a critical decision. We make it easy for you to seek justice without financial burden. We offer **free, confidential consultations** and operate on a contingency fee basis—meaning **you pay no fee unless we win your case**. Our extensive network of offices ensures local accessibility, with teams ready to serve you across Upstate New York and Pennsylvania.

1-800-608-3333

[Schedule a Free Consultation](#)





CHAPTER 1

You never know what's just around the corner.

Accidents can happen anytime - and they do.

Life's unpredictability is something most of us understand in theory. But when an accident happens suddenly, the reality can feel overwhelming. One moment everything is normal. The next moment you're in an emergency room, sitting beside a damaged vehicle on the roadside, or trying to understand how a simple walk into a building turned into a serious injury.

A driver glances at a phone for just a second too long. A property owner neglects to salt an icy walkway. Safety procedures on a construction site are overlooked. Equipment that should have been repaired months earlier fails at exactly the wrong time. These moments may seem small, but their consequences can be life-changing.

📌 **"You never know what's just around the corner... so you need to know what to do next."**
— Joe Stanley

When accidents occur, the most important legal question is **negligence** — meaning someone failed to act with reasonable care, and that failure caused harm to another person. Personal injury law exists to address these situations: to compensate people who have been injured and to encourage responsible behavior from those who own property, operate businesses, or drive vehicles.

Many people hesitate to pursue a legal claim after an accident. Sometimes they feel uncomfortable, assume insurance companies will "do the right thing," or simply don't know where to start. Unfortunately, insurance companies are businesses designed to manage risk and control costs. Understanding your rights is the first line of defense.

Understanding Negligence

In the realm of personal injury law, the term **negligence** is fundamental. It's the legal principle that determines who is responsible when someone is harmed due to another person's carelessness or failure to act reasonably.

Understanding negligence is crucial because it forms the foundation of nearly every personal injury claim. It's not about assigning blame in the emotional sense, but rather about establishing legal accountability for actions (or inactions) that lead to injury.

Many people mistakenly believe that any "accident" automatically means someone else is liable. However, the law distinguishes between a pure accident — where no one was at fault — and an incident caused by negligence. To prove negligence, four specific elements must be established. If even one of these elements cannot be proven, then a claim for negligence will likely fail. This is where the expertise of an experienced attorney becomes invaluable.

1

1. Duty of Care

The first step in proving negligence is demonstrating that the at-fault party owed a **duty of care** to the injured person. This means they had a legal obligation to act with a certain standard of care to prevent harm. For instance, a driver on the road has a duty to obey traffic laws and operate their vehicle safely, while a property owner has a duty to maintain their premises in a reasonably safe condition for visitors.

2

2. Breach of Duty

Once a duty of care is established, it must be shown that the at-fault party **breached** that duty. This means they failed to act as a reasonably prudent person would have acted under similar circumstances. Examples include a driver speeding, texting while driving, or failing to yield; or a property owner neglecting to fix a broken stair or clear ice from a walkway, thereby falling below the expected standard of care.

3

3. Causation

The third element requires proving that the breach of duty directly **caused** the injury. There must be a clear link between the negligent act and the harm suffered. For example, if a speeding driver (breach of duty) runs a red light and collides with another car, causing injuries to its occupant, then their negligent act directly caused the injuries. Without this direct link, there is no negligence claim.

4

4. Damages

Finally, the injured party must have suffered actual **damages** as a result of the negligence. These damages can be economic, such as medical bills, lost wages, and property damage, or non-economic, including pain and suffering, emotional distress, and loss of enjoyment of life. Without measurable harm, even if the first three elements are present, there is no basis for a personal injury claim.

Understanding these four elements is critical. Proving each one requires careful investigation, evidence collection, and often expert testimony. It's about building a factual case to demonstrate legal responsibility. At Stanley Law Offices, we meticulously examine every detail to establish these elements and build the strongest possible case for our clients.

What Damages Can You Recover?

Damages are the compensation you may recover after an injury caused by someone else's negligence.

1

Economic Damages

These are measurable financial losses supported by bills, receipts, and wage records. They cover the direct costs of your injury, such as medical care, lost income, future treatment, and property damage.

2

Non-Economic Damages

These damages compensate for the personal impact of an injury that is harder to measure. They include pain and suffering, emotional distress, loss of enjoyment of life, and loss of consortium.

3

Punitive Damages

Punitive damages are not meant to compensate the victim. They are reserved for rare cases involving especially reckless or intentional wrongdoing and are intended to punish and deter.



"Insurance companies make their first offer to close the file — not to make you whole." — Joe Stanley

Types of personal injury cases

Personal injury law covers a wide range of accidents and incidents, and each type requires a different legal approach.

Automobile Accidents

Car, truck, and motorcycle crashes often involve drivers, passengers, cyclists, pedestrians, and insurance issues like New York's no-fault system.

Slip & Fall (Premises Liability)

Unsafe property conditions like icy walkways, wet floors, or broken stairs can make owners responsible for resulting injuries.

Construction Site Accidents

Falls, equipment failures, and falling objects can cause severe injuries, and New York Labor Law may provide added protections.

Defective Products

Dangerously designed or manufactured products can cause injuries and often require expert analysis of the supply chain and regulations.

Medical Negligence

When medical professionals fall below the standard of care, patients and families can face life-changing harm.

Workplace Injuries

On-the-job injuries may involve workers' compensation and, in some cases, third-party personal injury claims.

"One of the first things clients say is, 'I never thought this would happen to me.' It doesn't matter how careful you are. Sometimes, through no fault of your own, your life changes. That's when you need someone in your corner." — Joe Stanley



CHAPTER 2

What to do immediately after an accident

The moments following an accident are often chaotic. People are shaken, adrenaline is high, and the immediate concern is physical safety. But once the initial shock settles, the actions taken during those first hours and days can make an enormous difference in the outcome of any legal claim.

Many people unintentionally weaken their own cases simply because they don't know what steps to take. **Leave no stone unturned** — and that starts from the very first moment.



1. Seek Medical Attention Immediately

Even if injuries seem minor, get professional medical care right away. Some injuries — especially those involving the neck, spine, or brain — may not present obvious symptoms immediately. Prompt medical evaluation protects your health and creates critical documentation for your case.



2. Document Everything

If you are physically able, photograph the scene: vehicles, property conditions, weather, visible injuries, and any relevant signage. These images can provide powerful evidence that helps reconstruct what happened and who is responsible.



3. Gather Witness Information

People who witnessed the accident can confirm critical details. Collect names and contact information from anyone present. Witness statements can become essential to your case — and people's memories fade quickly.



4. Report the Incident Officially

For car accidents, contact law enforcement to create an official report. For workplace injuries, notify your supervisor or employer immediately. For property incidents, report to the property owner or manager. These formal records can be invaluable.



5. Consult a Personal Injury Attorney

Before providing recorded statements or signing anything with insurance companies, speak with an experienced attorney. Early legal consultation can be the single most important step you take. At Stanley Law, your first consultation is always **FREE and Confidential**.

Building Your Case: Evidence That Wins

After an accident, the clock immediately begins ticking on your ability to collect crucial evidence. Surveillance footage can be overwritten, skid marks can disappear, and witness memories can fade.

Without swift action, vital pieces of your case may be lost, making it much harder to prove fault and recover the compensation you deserve.



Photos & Video

Capture the scene, vehicle damage, injuries, and conditions that help show what happened.



Medical Records

These records document your injuries, treatment, and prognosis, linking harm to the accident.



Official Reports

Police and incident reports provide an objective account and may include early findings on fault.



Witness Statements

Witnesses can confirm key details and offer independent support for your version of events.



Expert Testimony

Experts can explain complex issues and strengthen the value of your claim.



Protecting Your Case: What Not to Do

Beyond collecting evidence, what you do — and don't do — in the days after an accident can make or break your case.

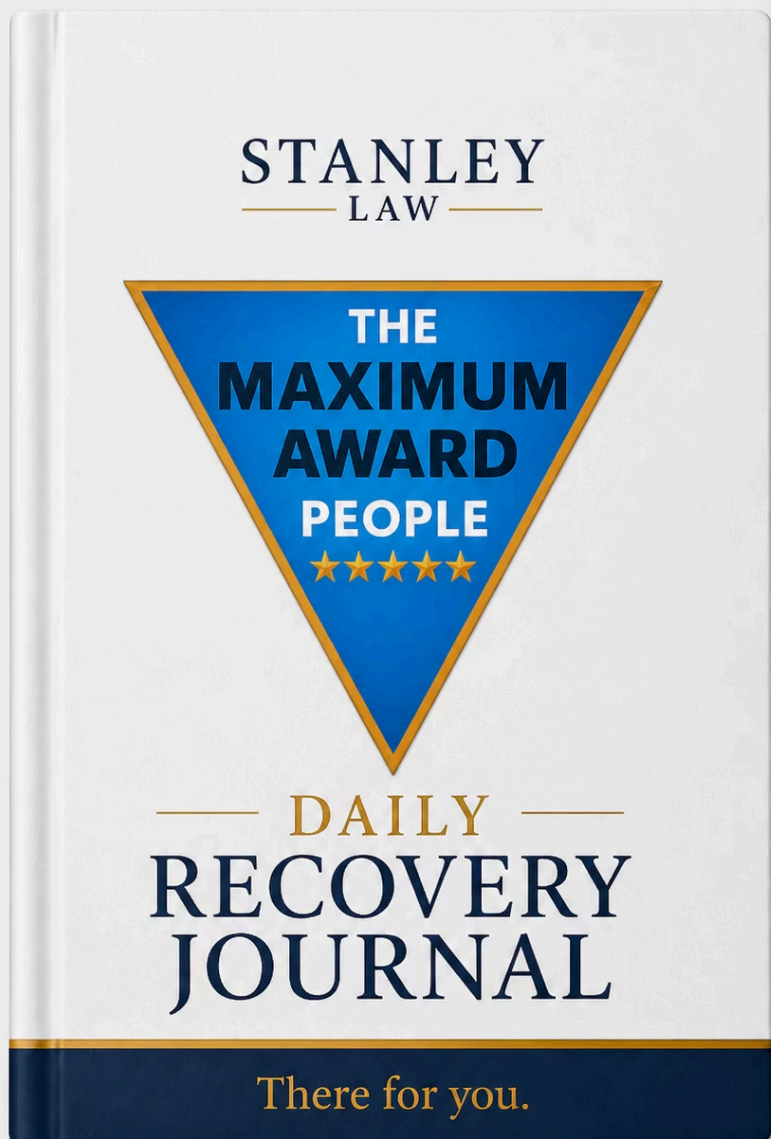
Keep a Pain Journal

Maintaining a detailed "pain journal" can be invaluable. Document your daily symptoms, pain levels, limitations, and how the injury impacts your daily life, work, and relationships. It provides a consistent personal narrative that complements clinical medical records.

Social Media Warning

Be extremely cautious about what you post online after an accident. Insurance companies routinely monitor social media accounts. Even seemingly innocent photos or comments can be taken out of context and used against you. Refrain from posting anything about your accident or recovery.

From day one, Stanley Law Offices deploys its investigation team to secure and build your evidence — photographing scenes, gathering witness contact information, obtaining reports, and consulting with experts. Our proactive approach ensures every piece of evidence is preserved and used to build the strongest possible case for your maximum recovery.



Dealing With Insurance Adjusters

Immediately following an accident, one of the first calls you might receive will be from an insurance adjuster.

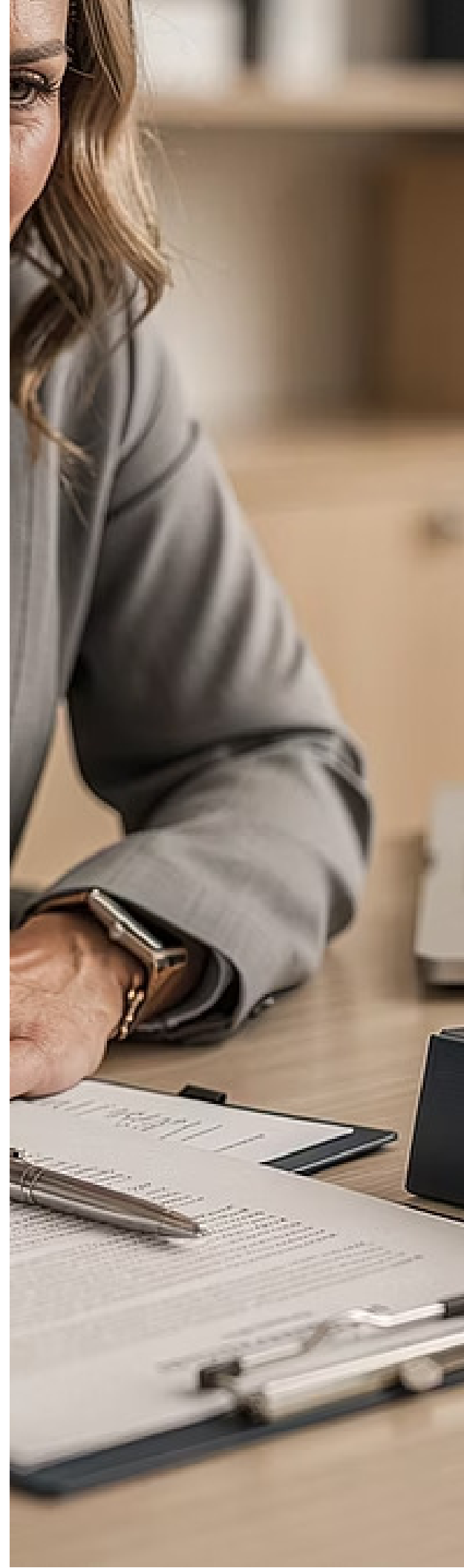
Common Adjuster Tactics:

- **Quick Settlement Offers:** They may offer a small sum early to close your claim fast.
- **Recorded Statements:** They often ask for one to gather details they can use against you.
- **Minimizing Injuries:** They may downplay your pain or suggest it was pre-existing.

What You Should Do:

- **Be Polite, Be Brief:** Stick to the basic facts only.
- **Do NOT Discuss Fault:** Never admit fault or speculate.
- **Direct Them to Your Attorney:** Let your lawyer handle all communication.

☐ **Joe Stanley's Advice:** Be polite. Be brief. Then call us.



Joe Knows: How long do I have to file?

One of the most common questions Joe hears — on the radio, in his office, and from people who've waited too long.


Joe Knows — Statute of Limitations

 "How long do I have to file a personal injury claim?"

In New York, the general statute of limitations for personal injury is three years from the date of the accident. But don't let that number lull you into a false sense of security — evidence disappears, witnesses forget, and insurance companies use delay against you.

There are critical exceptions to the three-year rule. Claims against government entities may require a Notice of Claim filed within 90 days. Cases involving minors, medical malpractice, and certain toxic exposures have different deadlines entirely. The sooner you speak with an attorney, the better protected you are.

Joe Knows — Comparative Fault

 "What if the accident was partly my fault?"

New York follows a 'pure comparative negligence' rule — meaning even if you were 25%, 40%, or even 50% at fault, you may still recover compensation. Your award is reduced by your percentage of fault, but you are not barred from recovery.

Don't assume you have no case because you share some responsibility. Insurance companies will try to inflate your percentage of fault to reduce their payout. An experienced attorney knows how to counter that strategy.

"The clock starts ticking the moment the accident happens. Don't wait to find out your rights." — Joe Stanley

Car accidents and New York's no-fault law

Car accidents are among the most common reasons people seek legal help after an injury across Upstate New York and beyond.

Many drivers assume accident claims will be straightforward, but New York's system works differently than most people expect.

How New York No-Fault Works

New York operates under a **No-Fault insurance system**, meaning your own insurance pays certain economic losses regardless of fault. These benefits typically include medical expenses, a portion of lost wages, and related costs — up to **\$50,000** through your own policy.

This system is designed to speed up access to care and wage benefits, but it has important limitations.

When You Can Sue

- Bone fractures
- Significant disfigurement
- Permanent limitation of a body organ or system
- Significant disability for 90 out of the first 180 days after the accident

Common Mistakes Car Accident Victims Make

→ Waiting to See a Doctor

Delaying medical care creates gaps in your records that insurers will use against you.

→ Talking to the Other Driver's Insurer Alone

The other driver's insurance company is not on your side, so don't give them information without guidance.

→ Accepting the First Settlement Offer

Initial settlement offers are usually lower than the true value of your claim.

→ Ignoring Underinsured Motorist Coverage

Check your uninsured and underinsured motorist coverage now, before you need it.

Truck & Motorcycle Accidents: Different Rules, Higher Stakes

While all motor vehicle accidents can be devastating, those involving large commercial trucks and motorcycles present unique legal complexities and higher stakes for injured parties. In New York, the rules and challenges are distinct, often requiring specialized legal knowledge to navigate effectively. Understanding these differences is crucial for protecting your rights and securing the compensation you deserve.

Commercial Truck Accidents: A Battle Against Giants

Accidents involving commercial trucks, such as 18-wheelers, tractor-trailers, or delivery vehicles, are inherently more complex than typical car collisions. These cases often involve:

- **Federal Regulations:** Trucking companies and their drivers must adhere to stringent Federal Motor Carrier Safety Administration (FMCSA) regulations covering everything from driver hours-of-service to vehicle maintenance. Violations of these rules can be critical evidence of negligence.
- **Black Box Data:** Modern commercial trucks are equipped with Event Data Recorders (EDRs), or "black boxes," which capture crucial pre-crash data like speed, braking, and steering. Preserving this data quickly is paramount, as trucking companies are known to retrieve and sometimes manipulate these devices.
- **Multiple Liable Parties:** Liability can extend beyond just the driver. The trucking company, cargo loader, vehicle manufacturer, or even maintenance providers could share responsibility, opening the door to complex multi-party litigation.

Due to the severe injuries and extensive damages often associated with truck accidents, these cases demand immediate and aggressive legal action to preserve evidence and identify all responsible parties.

Motorcycle Accidents: Fighting Unfair Bias

Motorcyclists frequently face an uphill battle in the aftermath of an accident, often due to inherent biases. Juries and insurance companies sometimes unfairly assume motorcyclists are reckless or at fault, regardless of the actual circumstances. This bias can severely impact a claim if not properly addressed by experienced legal counsel.

- **New York Helmet Law:** New York law mandates helmet use for all motorcyclists. While not wearing a helmet could affect the compensation for head injuries, it does not automatically bar a claim for other injuries or for overall negligence if the accident was caused by another party.
- **Vulnerability & Severe Injuries:** Motorcyclists lack the protective enclosure of a car, making them incredibly vulnerable. This often results in severe, life-altering injuries that require extensive medical care and substantial compensation.
- **Underinsured/Uninsured Motorist Coverage:** For motorcyclists, having robust Uninsured/Underinsured Motorist (UM/UIM) coverage is not just recommended, it's critical. If the at-fault driver has insufficient insurance or no insurance at all, your UM/UIM policy can protect you, covering medical bills, lost wages, and pain and suffering.

The key to a successful motorcycle accident claim is to counteract bias with strong evidence, expert testimony, and a clear presentation of facts.

Joe's Perspective: "Trucking companies have lawyers on speed dial. You should too. And for motorcyclists, don't let anyone tell you it's your fault before we investigate. Your insurance is your best friend when others fail you – make sure it's strong."

Both truck and motorcycle accident cases require a rapid response, thorough investigation, and a legal team prepared to challenge powerful insurance companies and potentially biased perceptions. At Stanley Law Offices, we stand ready to advocate for your rights, gather crucial evidence, and build a compelling case to ensure you receive full and fair compensation for your injuries.

Pedestrian & Bicycle Accidents in New York

New York City, and indeed the entire state, is a bustling environment where pedestrians and cyclists share roadways with motor vehicles. While laws are in place to protect these vulnerable road users, accidents are an unfortunate reality, often leading to severe injuries and complex legal battles. Understanding your rights and the unique aspects of pedestrian and bicycle accident law in New York is paramount, especially when navigating the aftermath of a collision.

Pedestrian Rights & Roadway Realities

New York law generally grants pedestrians the right of way, particularly in crosswalks and intersections. However, this legal protection doesn't always translate to safety on the streets. Distracted drivers, those failing to yield, drivers running red lights, and vehicles making turns without proper vigilance are common culprits in pedestrian collisions. Critically, if a pedestrian is struck by a vehicle, New York's no-fault insurance law usually allows them to file a claim under the driver's no-fault policy, covering medical expenses and lost wages regardless of fault.

Cyclist Vulnerabilities: From Dooring to E-Bikes

Cyclists face a distinct set of dangers, amplified by the increasing popularity of cycling in urban areas. "Dooring" incidents, where a vehicle occupant opens a door into a cyclist's path, are a growing concern, as are vehicles encroaching on or illegally parked in bike lanes. The surge in e-bike usage also introduces new legal considerations regarding speed, licensing, and liability. Due to their lack of protection, cyclists are highly vulnerable, often sustaining catastrophic injuries that require extensive and long-term medical care.

Comparative Negligence & Severe Injuries

Even if a pedestrian or cyclist was partially at fault for an accident, New York's comparative negligence rule allows them to still recover damages. Their recovery amount would simply be reduced by their percentage of fault. Given the minimal protection for pedestrians and cyclists, injuries from these accidents — such as head trauma, spinal cord injuries, broken bones, and internal damage — are often severe, life-altering, and carry enormous medical costs. This severity significantly impacts the overall value of a case, demanding thorough documentation and aggressive legal representation to ensure fair compensation.

📍 Joe's Perspective: "Just because you were on foot or on a bike doesn't mean you're powerless. The law protects you, and we're here to make sure those protections are upheld, even when insurance companies try to shift blame. Your safety on the road matters."

At Stanley Law Offices, we recognize the unique challenges and profound impacts of pedestrian and bicycle accidents. Our team is dedicated to meticulously investigating every detail, from distracted driving evidence to complex no-fault claims and comparative negligence arguments. We work tirelessly to counteract biases and secure the full and fair compensation needed to cover medical bills, lost wages, pain, and suffering, allowing victims to focus on their recovery.

Joe Knows: The move over law & pedestrian rights

Over the years, Joe's "Joe Knows" radio and TV segments have reached thousands of people across Upstate New York — educating, advocating, and answering the questions real people are actually asking. Here are two important car accident topics Joe has covered extensively in his countless media appearances.

The Move Over Law

JOE KNOWS RADIO TOPIC

The Question: What happens when a driver fails to slow down or move over for emergency vehicles stopped on the roadside?

Joe's Insight: New York's Move Over Law requires drivers to move to an adjacent lane — or, if that isn't possible, to slow down significantly — when passing stopped emergency vehicles, tow trucks, and highway maintenance vehicles with flashing lights. Failure to do so is not only dangerous; it can result in serious criminal charges if someone is injured.

What This Means for You: If you are a roadside worker, first responder, or bystander injured because a driver failed to comply with the Move Over Law, you may have a strong personal injury claim. Documentation of the scene and witness accounts are critical.

What You Should Do: If injured by a driver who violated the Move Over Law, seek immediate medical attention, call 911 to ensure a police report is filed, and contact a personal injury attorney before speaking with any insurance company.

Pedestrian Car Accidents

JOE KNOWS RADIO TOPIC

The Question: What happens legally if a pedestrian is hit by a car?

Joe's Insight: "Most people don't realize pedestrians have strong legal protections — but the details of the accident matter greatly."

What This Means: Pedestrian accidents often result in serious injuries because the human body simply has no protection against a vehicle. Common causes include distracted drivers, speeding, failure to yield at crosswalks, and poor lighting. In New York, injured pedestrians may access no-fault benefits AND have the right to pursue a personal injury claim against the responsible driver.

What You Should Do:

1. Document the scene immediately — photos, driver information, witness names
2. Seek medical treatment even if you feel you "walked away" — adrenaline masks pain
3. Identify witnesses before they leave the scene
4. Speak with a personal injury attorney — StanleyLawOffices.com



Joe Stanley has appeared in countless radio and TV interviews across Central New York — on WZOZ, WAAL, 93Q, and more — advocating and educating the public on their legal rights. *Cuz Joe Knows.*

Joe Knows: E-bikes, rideshares & the fine print

New vehicles, new platforms, and contracts full of fine print — Joe breaks down what you need to know before you sign anything.


JOE KNOWS — E-BIKES & NEW VEHICLES

 "What happens if I'm hit by an e-bike or electric scooter?"

Joe's Insight: "E-bikes and electric scooters represent a growing area of personal injury law. The legal framework governing liability can vary depending on the type of e-bike, where it was being operated, and whether local regulations were being followed."

Lesson Learned: New technology creates new legal questions. Just because something is new doesn't mean injury victims have fewer rights. Joe and the Team stay current on emerging areas of law — so you don't have to.

JOE KNOWS — READING THE FINE PRINT

 "I was injured on a cruise. Does my ticket affect my rights?"

Joe's Insight: "Cruise ship tickets — and many other contracts people sign without reading — often contain important provisions about where disputes must be resolved, how claims must be filed, and what deadlines apply. Missing these provisions can eliminate legal rights entirely."

Lesson Learned: The fine print matters. Whether it's a cruise ticket, a rental agreement, a rideshare waiver, or even an informal lottery pool with coworkers — always read what you're signing, and when something goes wrong, talk to an attorney before assuming you have no rights.

"Every week on the radio, I hear from people who signed something they shouldn't have, or assumed they had no rights. That's exactly why I do these segments. Knowledge is protection." — Joe Stanley

Slip and fall & premises liability

Not every serious accident happens on a roadway.

One client slipped on ice outside a building after the owner ignored tenant complaints for weeks. The fall caused a serious back injury that required surgery and months of rehabilitation.

What property owners are required to do

Property owners are not expected to prevent every possible accident. However, they *are* expected to address hazards they know about — or reasonably should know about — within a reasonable period of time. This includes:

Icy & snowy walkways

Property owners should clear snow and ice within a reasonable time after a storm.

Wet floors & spills

Retail stores and restaurants must clean spills promptly and warn customers of wet floors.

Broken stairs & uneven pavement

Known structural hazards like broken steps or cracked sidewalks can create liability when they cause injury.

Poor lighting

Unsafe lighting in garages, stairwells, and hallways can contribute to falls and other harm.

"In a slip and fall case, the question isn't just whether you fell — it's what the property owner knew and when they knew it. That's why we leave no stone unturned." — Joe Stanley

Proving a Premises Liability Case

Winning a premises liability case, such as a slip and fall, requires more than just proving an injury occurred on someone else's property. It involves demonstrating that the property owner owed a duty of care, breached that duty, and that this breach directly caused your injuries. This legal framework can be complex, often requiring meticulous investigation and a deep understanding of state law.

Central to any premises liability claim is the legal classification of the person injured. The duty of care a property owner owes varies significantly based on whether the injured party was an:

Invitee

Someone invited onto the property for business purposes (e.g., a customer in a store) or for public use. Property owners owe invitees the highest duty, requiring them to inspect for and fix or warn about known and discoverable hazards.

Licensee

Someone on the property for their own purposes with the owner's permission (e.g., a social guest). Owners must warn licensees of known dangers but generally aren't required to actively inspect for hazards.

Trespasser

Someone on the property without permission. The owner's duty is typically limited to not intentionally or willfully harming them, with some exceptions for attractive nuisances.

Beyond the visitor's status, a critical component is proving the property owner had "notice" of the hazardous condition. This can be either **actual notice** (they explicitly knew about the hazard) or **constructive notice** (they should have known about it because it existed for a period long enough that a reasonable person would have discovered and addressed it). Proving constructive notice often requires delving into:

Maintenance Logs

Reviewing records of cleaning schedules, inspections, and repairs can reveal if the hazard was ignored.

Prior Complaints

Evidence that other visitors or tenants complained about the same hazard before your incident can establish notice.

Duration of Hazard

Expert testimony or witness accounts to establish how long the dangerous condition (e.g., a spill, ice patch) was present before the accident occurred.

Furthermore, property owners and their insurance companies frequently employ the "comparative negligence" defense. They might argue that you were distracted, not watching where you were going, or wearing inappropriate footwear, attempting to shift some or all of the blame to you. This is why thorough documentation from the moment an incident occurs is paramount. Photos, witness statements, and detailed medical records all contribute to building a strong case and counteracting such defenses.

- ❑ "The property owner's insurance company will say you should have seen it coming. We say they should have fixed it. Our job is to prove they had a responsibility to keep you safe and failed to uphold it." — Joe Stanley

Upstate New York Winters & Property Owner Liability

Upstate New York is renowned for its harsh winters, characterized by heavy snowfall, freezing rain, and persistent ice. While a picturesque backdrop for some, these conditions pose significant hazards for property owners and the public alike. Slip and fall incidents due to ice and snow are a major source of premises liability claims in the region, bringing unique legal complexities that demand swift and informed action.

Property owners in snowy climates aren't expected to clear every snowflake the moment it falls. However, once a storm has passed, their responsibility to ensure safe premises becomes critical. New York law provides specific guidance, and sometimes strict limitations, on when a property owner can be held liable for winter-related injuries.

The "Storm in Progress" Rule

Under New York law, property owners generally have no duty to remove snow or ice during an ongoing storm. This means they cannot be held liable for slip and fall injuries that occur while precipitation is still actively falling, or for a reasonable time thereafter, to allow for cleanup efforts.

Landlord Liability for Icy Property

Landlords have a non-delegable duty to maintain safe common areas, including walkways, parking lots, and entrances. If a tenant or visitor slips and falls on ice or snow in these areas due to the landlord's unreasonable delay in clearing the hazard after a storm, they may be held liable.

Defining "Reasonable Time"

What constitutes "reasonable time" for snow and ice removal depends on the specific circumstances. Courts consider factors such as the severity of the storm, the time of day, the property type, and the resources available to the property owner. It's not an immediate requirement, but neither is it an indefinite one.

Beyond private property owners, municipalities also bear a responsibility for maintaining public sidewalks and roadways. However, suing a city, town, or county for an icy sidewalk slip and fall involves special rules and extremely strict deadlines. In New York, victims must typically file a formal "notice of claim" within a very short timeframe, often just 90 days from the date of the incident. Missing this deadline almost always means forfeiting your right to sue, regardless of the severity of your injuries or the municipality's negligence.

Act Fast! Municipal Claims Have a 90-Day Deadline

If your winter slip and fall occurred on public property (e.g., a city sidewalk), you typically have only **90 days** in New York to file a formal notice of claim. This deadline is strictly enforced and is crucial for preserving your legal rights.

The transient nature of ice and snow makes winter slip and fall cases particularly challenging. Evidence literally melts away. Photographs and immediate documentation are paramount, capturing the hazardous condition, the extent of the precipitation, and the surrounding environment before it changes. Our team understands these nuances and moves quickly to preserve critical evidence and build a strong case.

"Upstate New York winters are brutal. Property owners know that. There's no excuse for ignoring ice and leaving people vulnerable to serious injury. Our job is to hold them accountable." — Joe Stanley

Joe Knows: Slip & fall — who's really responsible?

Icy sidewalks, wet floors, broken steps — property owners have legal duties. Joe explains what you need to know and do immediately.

JOE KNOWS — WINTER WALKING

"If I slip on ice outside a business, who's responsible?"

Joe's Insight: "Property owners have a legal duty to maintain safe walkways. In Upstate New York, that means addressing icy and snowy conditions within a reasonable time after a storm. 'Reasonable time' is a legal standard — and it's one we know how to argue."

Lesson Learned: Document the scene immediately — conditions can change within hours. Photograph the ice, your injuries, and any signage (or lack thereof). Report the incident to the property owner in writing, and seek medical attention even if you feel you can walk away. Delayed symptoms are common with slip and fall injuries.

JOE KNOWS — FAQ: DO I NEED A LAWYER FOR A SLIP & FALL?

"Do I really need a lawyer, or can I handle this myself?"

Joe's Insight: "You can attempt to handle a claim yourself — but studies consistently show that represented claimants receive significantly higher settlements than unrepresented ones. Insurance companies have professional claims teams working against you. You deserve a professional working for you."

Lesson Learned: Property owners and their insurers will investigate quickly and build their defense. Don't go it alone. A free consultation costs you nothing — and could make all the difference.

"The property owner's insurance company isn't on your side. They're on theirs. Make sure someone is on yours." — Joe Stanley

Construction & workplace accidents

Workplaces that involve physical labor present serious safety risks, from equipment and machinery to hazardous site conditions.

Even when workplaces are well run, accidents can cause devastating injuries, especially in construction.

New York Labor Law — Special Protections for Workers

New York has some of the strongest worker protection laws in the country, especially for construction workers. Labor Law §240 and Labor Law §241 can create absolute liability for property owners and general contractors in certain gravity-related injury cases.

Third-Party Liability

Workers' compensation is not always the only option. In some construction accidents, third parties such as equipment manufacturers, subcontractors, or property owners may also be responsible.

"Construction accident cases in New York often involve overlapping legal systems. Someone who handles only workers' comp might miss a major third-party claim. That's why the personal injury team and the workers' comp team at Stanley Law work hand-in-hand." — Joe Stanley

Common Construction Accident Causes

Falls from Heights

Falls from scaffolding, ladders, roofs, or elevated surfaces are a leading cause of construction fatalities.

Falling Objects

Tools, materials, and debris falling from above can cause traumatic brain injuries and spinal damage.

Equipment Failures

Defective or poorly maintained machinery can cause catastrophic injuries and trigger manufacturer or site-owner liability.

Electrical Hazards

Exposed wiring, poor grounding, and contact with power lines are serious and preventable dangers.

New York Labor Law: The Scaffold Law & Worker Protections

New York State stands apart with some of the most robust and worker-protective labor laws in the nation, particularly concerning construction and other high-risk workplaces. These statutes are designed to safeguard individuals from dangerous conditions and hold property owners and contractors strictly accountable for maintaining safe environments. Understanding these specific laws is crucial for any worker injured on the job.

At Stanley Law, we specialize in navigating the complexities of New York's Labor Law, ensuring that injured workers receive the full protection and compensation they are entitled to under these vital provisions. Our deep understanding of these statutes allows us to build powerful cases on behalf of our clients.

§240

Labor Law §240 ("The Scaffold Law")

This foundational law, often called the "Scaffold Law," imposes absolute liability on property owners and general contractors for gravity-related injuries. This includes falls from heights — such as from ladders, scaffolds, or roofs — and injuries caused by falling objects. The law recognizes the extreme dangers inherent in elevated work and requires absolute protection for workers against these specific hazards.

§241

Labor Law §241 (Construction, Excavation & Demolition)

Labor Law §241 mandates that owners and contractors provide reasonable and adequate protection and safety to persons employed in construction, excavation, and demolition work. This includes adherence to specific safety rules and regulations promulgated by the Industrial Board of Appeals, covering a wide range of safety practices from concrete work to protection from falling debris.

§200

Labor Law §200 (General Duty to Maintain a Safe Workplace)

Beyond specific hazards, Labor Law §200 imposes a general duty on owners and contractors to provide workers with a safe place to work. This means they must ensure premises are safe, equipment is functioning, and adequate warnings are provided for any hazards they knew about or should have known about. This law applies broadly to various workplace injuries not covered by more specific statutes.

The concept of "absolute liability" under Labor Law §240 is particularly impactful. It means that if a gravity-related injury occurs due to a violation of this law, the property owner or general contractor can be held fully responsible, even if the injured worker was partially at fault for their own accident. This legislative intent is to ensure maximum safety by placing the onus squarely on those in control of the worksite.

These protections extend beyond the immediate employer. Under New York Labor Law, property owners, general contractors, and sometimes even construction managers, can be held liable for workplace accidents, even if they didn't directly employ the injured worker. This broad scope of responsibility is unique and provides multiple avenues for injured workers to seek justice and compensation.

"New York's Scaffold Law exists because the legislature understood that workers shouldn't pay the price for someone else's failure to provide a safe site." — Joe Stanley



Workers' Compensation vs. Personal Injury: Know the Difference

Workers' compensation and personal injury claims offer different paths to recovery after a workplace injury.

Workers' Compensation Claims

- No-fault benefits for injured employees
- Covers medical bills and partial wage replacement
- Does not allow pain and suffering damages against your employer
- Does not cover future earning capacity or loss of enjoyment of life

Personal Injury Claims

- Fault-based claim against a responsible third party
- Can recover full medical expenses and future treatment costs
- Can include full lost wages and diminished earning capacity
- Can include pain and suffering, emotional distress, and punitive damages



CHAPTER 6

We're on the job when you can't be.

Workers' Compensation: Your Rights After a Workplace Injury

When workers are injured on the job, one of the first legal systems that comes into play is **workers' compensation**. Workers' compensation laws were designed to protect both employees and employers by providing a structured system for addressing workplace injuries. Under this system, injured workers may receive benefits including medical treatment coverage, partial wage replacement, and rehabilitation support.

One of the most important aspects of workers' comp is that benefits are generally available **regardless of who caused the accident**. Even if an injury occurs due to the worker's own mistake, they may still qualify for benefits. This "no-fault" aspect of workers' compensation is designed to ensure that injured workers get help quickly without the need to prove negligence.

Workers' Compensation Benefits May Include:

Medical Coverage

All reasonable and necessary medical treatment related to your workplace injury is covered — doctor visits, surgery, physical therapy, prescription medications, and more.

Lost Wage Replacement

If your injury prevents you from working, workers' comp provides partial wage replacement benefits — typically a percentage of your average weekly wage, up to the state maximum.

Permanent Disability

If your injury results in a permanent impairment, you may be entitled to scheduled loss of use awards or permanent partial/total disability benefits.

Vocational Rehabilitation

If you cannot return to your prior job, workers' comp may cover retraining and vocational support to help you return to the workforce in a new capacity.

📄 ⚠️ **Don't fear reporting your injury.** Many workers hesitate out of concern for their job security. But workers' compensation laws exist specifically to protect employees. Reporting a workplace injury is not just your right — it is often a necessary step in protecting your long-term health and financial stability. **Above and beyond — that's what we do for you.**

Joe Knows: working under the table & on-the-job injuries

One of the most frequently misunderstood areas of workers' compensation law involves workers who are paid informally — "under the table."

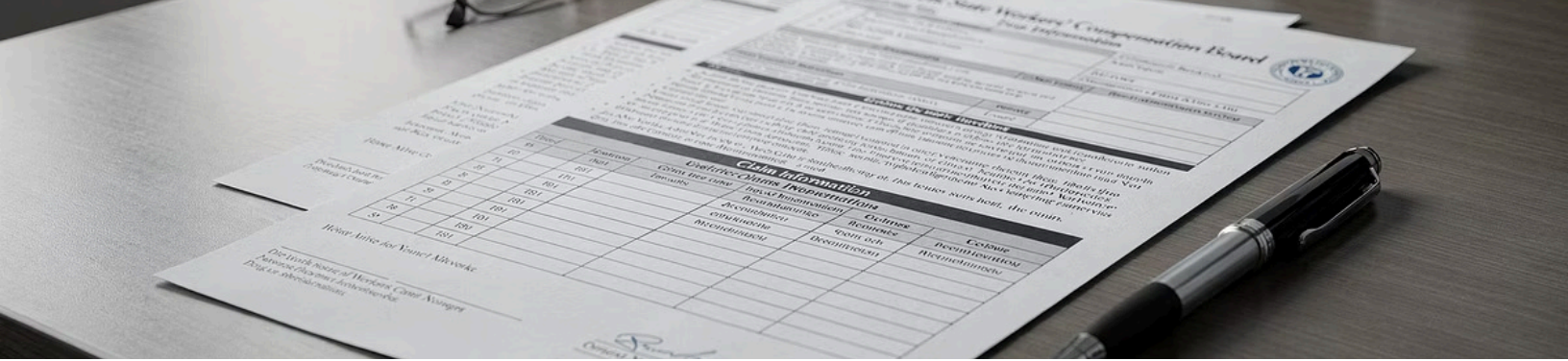
The Question

If I was being paid under the table and got hurt at work, do I have any legal rights?

Joe's Insight

"Many workers assume that being paid informally means they give up their rights. That's simply not true. Workplace safety laws still apply — regardless of how you're paid."

1. **Report the injury** — notify whoever was directing your work, in writing if possible
2. **Seek immediate medical attention** — your health comes first, and medical records create the documentation trail
3. **Document everything** — texts, emails, pay records, anything showing you were working for this person or company
4. **Consult a workers' compensation attorney immediately** — the sooner you get guidance, the better protected you are
5. **Do not sign anything** from your employer or their insurer without legal advice



CHAPTER 6 — CONTINUED

Navigating Workers' Compensation in New York

Workers' compensation in New York has important steps and deadlines, but the process becomes much easier with the right guidance.

01

1. Report your injury

Notify your employer in writing within 30 days of the accident or when you knew it was work-related.

03

3. File your claim

Submit Form C-3 to the New York State Workers' Compensation Board within two years of the injury or illness.

02

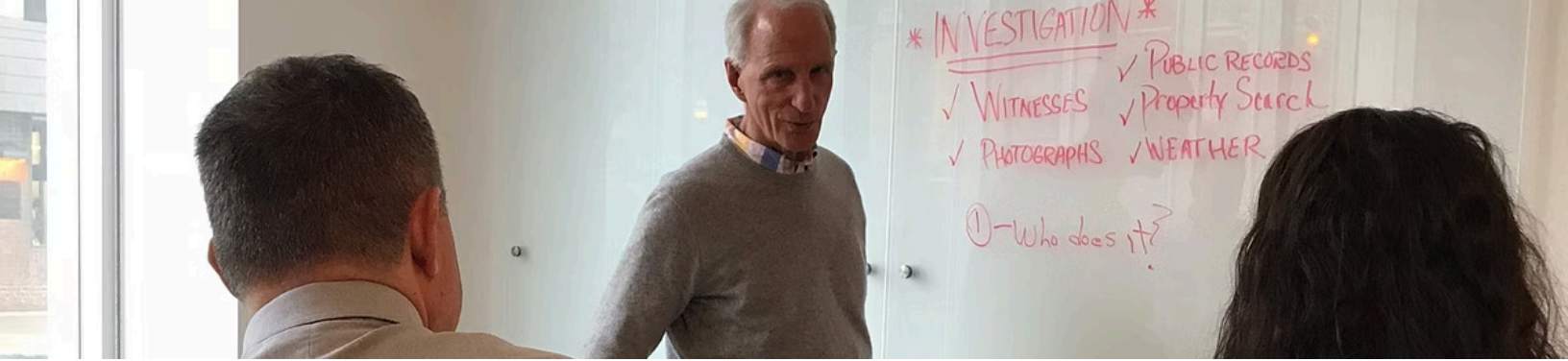
2. Get medical care

See a WCB-authorized doctor right away and make sure the injury is documented as work-related.

04

4. Attend hearings

Be ready to provide testimony and evidence if the WCB schedules a hearing.



CHAPTER 7

Insurance companies: deny. delay. defend.

The Big Bad Bully Playbook — and How to Beat It

After an accident, many people assume that insurance companies will simply review the facts and provide fair compensation for the harm that occurred. In reality, the process is far more complicated — and far more adversarial than most people expect.

Insurance companies operate as businesses. Like any business, they must manage risk and control costs. While many individual adjusters are professional and respectful, the *systems* within insurance companies are designed to evaluate claims carefully and limit payouts whenever possible. Make no mistake: **the Big Bad Bully insurance companies are not on your side.**



DENY

The first move is often to deny responsibility — arguing that the accident was your fault, injuries weren't caused by the incident, or the claim doesn't meet legal thresholds.



DELAY

If denied outright doesn't work, delay becomes the strategy. More requests for documentation, additional medical reviews, extended investigation timelines — all designed to wear you down financially and emotionally.



DEFEND

When claims proceed, insurers mount aggressive defenses — challenging medical evidence, minimizing injuries, and offering settlements far below true value. The goal is always to pay as little as possible.

"Insurance companies aren't necessarily evil — but they are businesses built to protect their bottom line. And that bottom line often conflicts directly with what you deserve. You need someone who knows their playbook." — Joe Stanley

How Insurance Companies Value (and Undervalue) Your Claim

You've reported your injury, sought medical attention, and filed your claim. Now comes the crucial step of valuation.

The Algorithm of Undervaluation: Inside Insurer Software

Many insurance companies rely on software like **Colossus** to calculate settlement values, but these systems are often designed to favor the insurer. They create an illusion of objectivity while quietly pushing for lower payouts.

Injury Severity & Prognosis

The extent of your injuries and any long-term effects are major drivers of claim value.

Medical Treatment & Costs

The amount, duration, and necessity of medical care can significantly affect your settlement.

Lost Wages & Earning Capacity

Income lost from missed work and future earning impact are key parts of the claim.

Liability Clarity

Clear fault usually leads to higher valuations than disputed liability.

Jurisdiction

Local laws and court precedent can influence settlement amounts.

Common insurance tactics and how to counter them

The Recorded Statement Trap

Shortly after an accident, an insurance adjuster may call and ask for a recorded statement. These calls often happen before you have had time to fully assess your injuries or understand your rights. Statements made in the confusion following an accident — when you may be in pain, on medication, or simply in shock — can be taken out of context or used to minimize your claim later.

What to do: You are not required to provide a recorded statement to the *other party's* insurance company. Politely decline and consult an attorney first. **Don't go it alone.**

The Quick Settlement Trap


Another common tactic is offering a quick, seemingly reasonable settlement in the days or weeks immediately following an accident — before the full extent of injuries is known. Once you accept a settlement and sign a release, you typically cannot seek additional compensation, even if your condition worsens significantly.

What to do: Never accept a settlement offer without first consulting an experienced personal injury attorney who can evaluate whether the offer reflects the full value of your claim — including future medical costs and long-term impacts.

The Delay & Document Overload

Insurers may request endless rounds of additional documentation — more medical records, more examination appointments with *their* doctors, more statements. This process can stretch for months, placing financial pressure on injured people who need resolution.


What to do: An experienced attorney can manage all communications with the insurance company, respond to document requests efficiently, and apply legal pressure to keep the timeline moving.

 **Facing insurance companies is like entering a battle without armor.** The Team at Stanley Law knows their tactics — because Joe has fought them for decades. We level the playing field and fight to win you the **MAXIMUM Award.**

Joe knows: medical bills, insurance & your rights

Medical debt after an accident is one of the most stressful — and most misunderstood — consequences injured people face. Joe answers the questions he hears most.


JOE KNOWS — MEDICAL DEBT AFTER INJURY

 "I have medical bills piling up after my accident. What are my options?"

Joe's Insight: "Medical debt after an accident is one of the most stressful consequences injured people face. In many personal injury cases, medical providers are paid from the settlement or award at the end of the case through a process called a medical lien."

Lesson Learned: Do not ignore medical debt after an injury. Do not let bill collectors pressure you into settlements or payment plans that compromise your legal claim. Speak with an attorney early — this is exactly the kind of situation where representation protects you financially.

JOE KNOWS — FAQ: WHAT DOES A LAWYER COST?

 "What does a personal injury lawyer actually cost?"

Joe's Insight: "At Stanley Law, we work on a contingency fee basis — meaning you pay nothing unless we win your case. We collect a fixed percentage of the award, approved by the New York and Pennsylvania State Bars. There is no upfront cost, no hourly fee, and no financial risk to you in pursuing your claim."

Lesson Learned: The contingency fee model exists specifically so that anyone — regardless of financial situation — can access quality legal representation. You should never feel like you can't afford to fight back.

"Don't let bill collectors or insurance adjusters make decisions that should be made by you and your attorney." — Joe Stanley

Understanding Your Insurance Coverage

After an injury, understanding your insurance coverage can make a critical difference in your recovery.



Liability Insurance

This coverage helps pay damages to others if you cause an accident, but minimum limits are often too low for serious injuries.



No-Fault / PIP (Personal Injury Protection)

This coverage pays medical bills, lost wages, and related expenses after an auto accident regardless of fault.



Uninsured/Underinsured Motorist (UM/UIM)

This coverage protects you when the at-fault driver has no insurance or not enough insurance to cover your losses.



Health Insurance & Subrogation

Your health insurer may pay first, then seek reimbursement from your settlement through subrogation.



Homeowner's/Renter's Insurance

These policies can include liability coverage for injuries that happen on your property or involve your pet.



Umbrella Policies

An umbrella policy adds extra liability coverage above the limits of your primary insurance policies.



"Review your insurance coverage now — before you need it." — Joe Stanley

Social Security disability & long-term injuries

Not all injuries heal quickly. Some accidents leave lasting damage that can make it difficult, or impossible, to return to work.

When injuries permanently affect someone's ability to earn a living, the legal and financial challenges become more complex. This is where **Social Security Disability Insurance (SSDI)** often enters the conversation.

What Is SSDI?

Social Security Disability Insurance is a federal program for people who cannot work because of a serious medical condition expected to last at least twelve months or result in death. To qualify, the SSA requires medical documentation showing the condition prevents substantial gainful activity.

Common SSDI-qualifying conditions

Spinal & Back Injuries

Serious back conditions can qualify when treatment and surgery do not restore function.

Traumatic Brain Injuries

TBIs may qualify when they cause cognitive, behavioral, or physical limitations that prevent work.

Neurological Conditions

Nerve damage, chronic pain syndromes, and related disorders may qualify with strong documentation.

Chronic Illness & Orthopedic Injuries

Conditions that severely limit mobility, stamina, or function can qualify under the SSA standards.

The SSDI Application Process: What to Expect

Understanding each stage of the SSDI process can help you prepare for what comes next.

01

Step 1: Initial Application

Submit your claim to the SSA with medical, work, and daily activity details.

02

Step 2: Reconsideration

If denied, request a new review within 60 days and add any new evidence.

03

Step 3: ALJ Hearing

If reconsideration fails, present your case before an Administrative Law Judge.

04

Step 4: Appeals Council Review

The Appeals Council reviews the ALJ decision for legal or procedural errors.

05

Step 5: Federal Court Appeal

The final step is filing a lawsuit in federal district court.

When Personal Injury & Disability Intersect

When an accident causes a disabling condition, personal injury claims and Social Security Disability benefits often need to be handled together.

Simultaneous Claims: PI and Disability

A serious accident can create both a personal injury claim for damages and a disability claim for income support.

Settlement & SSDI: Protecting Benefits

Personal injury settlements usually do not affect SSDI, but they can impact SSI and may need to be structured carefully.

SSI vs. SSDI: What's the Difference?

SSDI is based on work history and payroll taxes, while SSI is a needs-based program for disabled individuals with limited income.

Medicare Set-Asides (MSAs)

An MSA may be required to reserve settlement funds for future medical care if Medicare is involved.

Coordinating Legal Teams

Personal injury and disability attorneys should coordinate closely to avoid conflicts and protect your benefits.



CHAPTER 10

The Stanley Law Success System

The MAXIMUM Award People

At the core of our practice is something Joe calls the **Stanley Law Success System** — a unique and proven approach to personal injury law that ensures every client receives the best possible outcome. Think of it like the airbags in your car: you want them to work all the time, every time, no exceptions. That's a system. That's what we built. The Stanley Law Success System is built on years of research, technology, and a deep understanding of personal injury law. It is tailored to meet the specific needs of each case — because every client's situation is personal. Every strategy is personal.



1. In-Depth Investigation

Every case at Stanley Law Offices begins with a thorough analysis. We dive deep into every detail — leaving no stone unturned. We review accident reports, medical records, photographs, witness statements, and expert opinions to build the strongest possible foundation for your case.



2. Client-Centered Strategy

Our clients are at the center of everything we do. We ensure you're as informed and as comfortable as possible throughout the legal process. We explain your options clearly, answer your questions honestly, and develop a strategy that fits your specific situation — not a one-size-fits-all approach.



3. Expert Negotiation

Leveraging our extensive experience, we negotiate fiercely to win you the MAXIMUM Award. The Big Bad Bully insurance companies know the Team at Stanley Law will not accept less than you deserve. Our negotiation track record speaks for itself.



4. Litigation Readiness

If a case goes to trial, we're always prepared. Our nice but tough team is equipped with the skills and resources to represent you powerfully and effectively in court — every time. Insurance companies know we mean it.



5. Comprehensive Support

We provide holistic support — addressing not just your legal needs but also offering guidance and assistance with the emotional and practical aspects of your situation. Life after an accident is hard. The Team at Stanley Law is **there for you**, above and beyond, every step of the way.

Our Track Record: Results That Speak

For decades, Stanley Law Offices has delivered results for injured people across Upstate New York and Pennsylvania.

Millions Recovered

Car Accidents

Securing fair compensation for victims of collisions, ensuring medical bills, lost wages, and pain and suffering are addressed.

Construction Accidents

Representing workers injured on dangerous construction sites, holding negligent parties accountable for safety breaches.

Slip & Fall

Fighting for individuals who have sustained injuries due to hazardous property conditions, from icy sidewalks to uneven flooring.

Workplace Injuries

Assisting those harmed in the course of their employment, navigating intricate workers' compensation claims and related personal injury cases.

"We don't just talk about winning. We have a track record that proves it." — Joe Stanley

Why choose Stanley Law



The Stanley Law Success System

Stanley Law is more than a group of lawyers — it is a **full team process built to win**. We investigate thoroughly, build the strongest possible case, fight the insurance companies hard, and pursue the **Maximum Award** for every client. This proven system is what separates Stanley Law from the rest.

Winning the Maximum Award

The Maximum Award People. That is what Stanley Law is known for. They do not settle for less. They fight for every dollar their clients deserve and push for the best possible outcome in every case.

The Team at Stanley Law — Nice But Tough

The Team at Stanley Law is warm, caring, and responsive. They return calls, explain things clearly, and treat you like a person — **not a case number**. But when it is time to fight the insurance companies, they are fierce, relentless, and thorough. **When we work together... WE WIN.**



CHAPTER 11

Why legal representation matters

Insider Info: Understanding the Legal Process and Protecting Your Rights

A personal injury attorney is more than just a legal advisor — they're your advocate, your guide, and the person in your corner when the system feels overwhelming. When bad things happen to good people, it shouldn't matter how much legal knowledge you already have. That's what your attorney is for.

The Legal Journey: From Accident to Resolution

The journey through a personal injury lawsuit can feel complex and daunting. It begins with an initial consultation, where an attorney evaluates your case and advises on the best course of action. If a claim proceeds, the next step is often filing a formal **complaint**, which officially starts the legal process. The **discovery phase** follows, involving the exchange of information between parties. Pre-trial motions may be filed. If the case proceeds to trial, both sides present their evidence and arguments before a judge or jury. Finally, there may be an **appeal** — which is why understanding statutes of limitations is critical, as these deadlines vary by state and type of injury.

The Role of Your Personal Injury Attorney

Your attorney is more than a legal advisor — they are your strategist, protector, and partner throughout the entire process.

- **Strategic Advocacy**

Your attorney develops strategies tailored to your case — analyzing evidence, identifying liable parties, and building the strongest possible argument for maximum compensation.

- **Staying Engaged and Proactive**

Regular communication with your attorney is essential. Keep them updated on medical developments, new expenses, and how the injury affects your daily life. The more complete the picture, the stronger the case.

- **Protecting Your Client Rights**

Never sign documents or make decisions without your attorney's approval. Your attorney ensures your rights are protected at every step — from the first conversation to the final resolution.

- **Transparency Throughout**

Be transparent about all aspects of your case and how the injury affects your life. This supports your claim and helps your attorney help you. At Stanley Law, we will never advise you to go it alone — your team is with you every step of the way.

"Facing insurance companies alone is like entering a battle without armor. You need someone who knows the system, knows the law, and is prepared to go the distance. That's what we do." — Joe Stanley

What to Expect When You Hire Stanley Law

At Stanley Law Offices, our process is designed to be straightforward, supportive, and effective from day one.



1. Free, Confidential Consultation

Your journey begins with a free, no-obligation consultation where you can share your story and ask questions in complete confidence.



2. Thorough Case Evaluation

Our legal team carefully reviews the facts, legal issues, and potential claims to identify the strongest path to compensation.



3. Immediate Investigation

We quickly preserve evidence, interview witnesses, and consult experts to build a strong foundation for your case.



4. Demand & Aggressive Negotiation

We prepare a detailed demand package and negotiate firmly with insurers and opposing counsel for a fair settlement.



5. Settlement or Trial Readiness

If needed, we are fully prepared to take your case to trial and fight for the best possible outcome.



COMMUNITY

Making our communities stronger with Music for the Mission.

Joe Stanley has always believed that success carries responsibility. That's why he founded Music for the Mission — a 501(c)(3) nonprofit dedicated to giving back to the communities Stanley Law has served for decades.

What Music for the Mission does

Music for the Mission is an all-volunteer organization that provides food and shelter "mini-grants" to organizations including food pantries, backpack programs, the Rescue Mission, the Samaritan Center, and Catholic Charities of Onondaga County. It helps feed and shelter over 30,000 families across Northern, Central, and Southern New York.



Mini-grants up to \$2,000

Music for the Mission provides direct grants of up to \$2,000 to hunger relief programs across New York State.



Feeding neighbors in need

Grants support food pantries, backpack programs, and shelters helping families struggling to get by.



Founded on community & music

Founded in 2009 by Joe Stanley and Angela Moonan, it fights hunger and homelessness in Upstate New York.



Don't go it alone.

There for you.

The Team at Stanley Law.

When accidents occur, people often feel as though they've been dropped into a system they don't fully understand. Medical providers, insurance companies, legal deadlines, and financial pressures can quickly become overwhelming. For someone already trying to recover from an injury, navigating these challenges alone can feel impossible.

But **no one should have to face that process alone.**

The Stanley Law Promise

You deserve clear answers. You deserve fair treatment. And you deserve an advocate who understands how the system works and is prepared to stand with you throughout the process.



Justice

We fight for what you deserve — never settling for less than the maximum award you've earned.



Advocacy

Joe and the Team are your voice — in negotiations, in the courtroom, and in the community.



Community

We give back — through Music for the Mission and a lifetime of service to the people of Upstate New York and Pennsylvania.

Joe Knows — TUNE IN!

Free Legal Advice, Every Week.



For years, Joe Stanley has been a familiar voice and face across radio and television stations throughout Upstate New York and Pennsylvania. His "Joe Knows" segments cut through the legal jargon and give everyday people straight answers about their rights — for free. No appointment. No obligation. Just Joe, telling you what you need to know.

Heard & seen across New York

Joe's 'Joe Knows' segments air weekly on radio and TV stations across Upstate New York and Pennsylvania — reaching thousands of people with free, plain-English legal education every week.

Why it matters

Most people don't know their rights until it's too late. Joe's mission has always been to change that — one segment, one listener, one viewer at a time.

"If I can reach one person before they make a mistake — before they sign something they shouldn't, or wait too long to call — then the segment did its job." — Joe Stanley

Glossary of common legal terms

Personal injury law has its own language. Here's a plain-English guide to the terms you're most likely to encounter.

Negligence

Failing to act with reasonable care and causing harm to someone else.

No-Fault Insurance

Your own insurance pays certain accident costs, no matter who caused the crash.

Statute of Limitations

The deadline for filing a lawsuit, after which your claim may be barred.

Premises Liability

A property owner's responsibility to keep their space reasonably safe.

Contingency Fee

A payment setup where the lawyer is paid only if you recover money.

Serious Injury Threshold

The injury level you must meet to sue for pain and suffering under no-fault law.

SSDI

Federal benefits for people who cannot work because of a long-term disability.

Workers' Compensation

Benefits for employees injured on the job, even when no one is at fault.



Client Review

THE
MAXIMUM
AWARD
PEOPLE
★★★★★

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