COVID-19 NEWSLETTER

NJ Chapter of the INBLF

May, 2020

INBLF
INTERNATIONAL NETWORK OF BOUTIQUE AND INDEPENDENT LAW FIRMS

Who We Are

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Inside this issue. . .

The COVID-19 pandemic has caused much disruption and uncertainty. As a result, many legal questions are raised regarding the current state of the law and what may be expected going forward. This newsletter includes articles, prepared by expert members of our chapter, discussing COVID-19 related topics in different areas of the law. Full contact details of all authors may be found in the directory at the end of the newsletter.

Business Law

Is The Force With You in the Age of COVID-19?

Many of our clients have been asking whether the current coronavirus pandemic will impact their existing contractual obligations. Because of the executive orders of Governors Murphy and Cuomo requiring certain businesses to close and individuals to stay home, businesses across the metropolitan area are seeing a dramatic decrease in revenue that makes compliance with contractual obligations difficult, if not impossible. This article touches on whether or not the COVID-19 pandemic provides a party with justification to terminate or delay performance under a contract.

Have you considered having your contracts reviewed to determine your rights in view of the COVID-19 pandemic?

A force majeure clause is a contractual provision that may excuse a contract party from performing under a contract in the event of an unforeseen circumstance that makes performance impracticable or impossible. The clause may not excuse performance entirely, but merely suspend it for the duration of the event of force majeure.

Does the COVID-19 pandemic permit you or the other party to a contract to excuse or delay performance?

The answer to this critical question is heavily dependent on the language of the clause. For example, does the provision specifically refer to "epidemics" or "quarantines"? If so, the likelihood is high that the clause will operate to excuse performance.

However, even if your force majeure clause does not contain such a specific reference, you are not necessarily out of luck. You may still be able to take refuge under other language in the clause, such as reference to "acts of government" or even to "forces beyond" a party's "control."

Ultimately, the applicability of the force majeure clause to your situation will depend upon the totality of the facts and circumstances of your case, including the specific language of the clause, the underlying purpose of the contract, and which state's law governs.

Even if a determination is made that your force majeure clause may permit your termination of the contract or delay in performance, you should consider whether or not, from a business perspective, it would be advisable to open up discussions with the other party to the contract to soften the blow of a termination or delay. This is especially true if you expect to have a business relationship with the other party in the future.

Should you have any questions regarding your or your business's existing contractual obligations or rights in light of difficulties occasioned by COVID-19, please do not hesitate to contact Tae Cho at TCho@njbizlawyer.com.

Check out our members' bios at:
https://www.inblf.com/attorneys-ch-52-New-Jersey

Employment Law (Employer Perspective)

Returning Employees to Work

Competing with the dramatically expanded unemployment benefits some workers are receiving from the Coronavirus Aid, Relief, and Economic Security Act (CARES ACT) may be a hurdle for many employers when states begin relaxing their stay-at-home orders. Reportedly, workers who are receiving more through unemployment, and even workers who are receiving less, are reluctant to return to work.

CARES Act

The CARES Act significantly increased the unemployment benefits available to furloughed workers. An individual who qualifies for any state unemployment benefits will receive those benefits, plus an additional $600 per week in federal Pandemic Unemployment Compensation (PUC). The additional $600 weekly PUC is available through July 31, 2020.

States, DOL on Consequence of Refusing Offer

Some states have announced that refusing an offer to return to work "potentially disqualifies claimants from receiving unemployment benefits." State officials have instructed employers to notify them if an employee refuses to return to work.

The U.S. Department of Labor confirmed this position in its guidance, stating "[B]arring unusual circumstances, a request that a furloughed employee return to his or her job very likely constitutes an offer of suitable employment that the employee must accept."

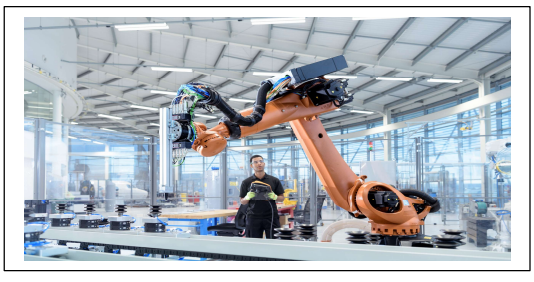
Further complicating this issue, employers that need employees to return to work may not be able to offer them their previous schedules. Employers may be forced to reduce hours because of ongoing restrictions on their businesses or because they need to limit payroll costs. Employees who are "partially unemployed" may be eligible for unemployment benefits, but they become ineligible if they earn more than a certain amount from their employer.

FFCRA

Employers should also anticipate in the coming weeks that employees may be reluctant or may even refuse to return to work because of a general fear for their own health or the health of their household members, because they are unable to obtain childcare for minor children or for other reasons related to COVID-19. Employers should consider on an individual basis why an employee refuses to return to work. Employers with fewer than 500 employees may in certain circumstances be required to provide paid or partially paid leave to employees who are unable to return to work for these specified reasons under the Families First Coronavirus Response Act (FFCRA). Employers who have more than 500 employees or who are otherwise exempted from the FFCRA may still be required to provide some medical leave pursuant to their applicable local or state leave laws. They may also be required to provide an accommodation in the form of leave under the Family and Medical Leave Act (without the FFCRA enhancements), the ADA or other state or local law equivalents.

Employers who are considering reopening in the coming weeks will be faced with a dramatically different workplace than two months ago and a worried workforce. As employers work through the ongoing issues presented by COVID-19, flexibility and understanding to issues concerning employee leave requests will be crucial.

To discuss any of these issues, or other employemt related issues, please contact John F. Tratynek at John.Tratnyek@jacksonlewis.com.



"Employers who are considering reopening in the coming weeks will be faced with a dramatically different workplace than two months ago and a worried workforce."

Bankruptcy Law

Surviving COVID: Recovery for Small Business.

These unprecedented times present small businesses with their most challenging obstacles to survival. After the initial shock of shutdown imposed by governmental executive orders, transition to re-opening in the near term, and then longer-term operations, requires planning for survival as the key to sustaining business operations.

Decisionmakers should be considering how the COVID-19 crisis will impact operations going forward, with a Darwinian focus of "survival of the fittest." Revenue may not return to pre-COVID levels. Collection of receivables may be difficult but must be pursued in order to get much needed cash.

Getting ahead of the problem by reaching out to lenders is an important first step. Financial reporting requirements will need to be adjusted to reflect reduced revenue and liquidity, in addition to pared down expenses such as reduced payroll, leased space and related overhead. Small business owners should think twice about immediately drawing down lines of credit without first consulting with the lender, as it could create significant exposure on personal guarantees should the loan go unpaid. It is important to be transparent with the lender and to keep lines of communication open. The current difficult economic environment is obvious to all, and the lender would be wise not to take precipitous action in exercising their rights to collateral. Lenders typically look to a guaranty to encourage and motivate the business owner to cooperate with the lender in order to avoid exposure on the personal guaranty.

This initial step requires preparation of a thirteen-week cash flow projection to demonstrate to a lender and ultimately to all creditors how the business intends to regain its financial footing. That being said, the preparation of a revised thirteen-week cash flow projection will be challenging at best, given the inability to project post-COVID crisis revenues, and whether business will ever return to what was once thought of as "normal." Of course, these cash flow projections would be evaluated against weekly reports of actual performance to determine whether the projections should be re-evaluated. Accordingly, it is important to take a conservative and realistic approach with the preparation of these projections. The approach to take with the lender is one of a partnership, more than adversarial, as" we are all in this together." Tenants are not paying landlords, landlords are not paying lenders, vendors are not getting paid and customers are not paying on receivables, and so it goes along the supply chain. While near-term forbearance and stand-still agreements address immediate concerns, long term loan and lease commitments may need to be renegotiated. Only the most basic of expenses such as utilities and insurance are being paid pending the review of these longer-term obligations. It is unrealistic to presume that the bank would be willing to over-advance to a distressed business, especially in the current economic environment, without very convincing projections and corresponding performance.

Negotiations with creditors require preparation of liquidation analyses, as from the creditor's perspective, the only way to evaluate a debtor's proposal is against the backdrop of a liquidation of the borrower and guarantors. Such liquidation analyses are likely to become problematic as appraisers are likely to insert caveats and reservations in their appraisals indicating that all valuations would be as of pre-COVID-19, and that there is no assurance that the subject assets would receive the same value in liquidation post-COVID.

Should consensual negotiations with creditors fail, relief under the federal Bankruptcy Code is available, always as a last resort. The Small Business Reorganization Act (SBRA), recently enacted in February of 2020, and as modified and amended by the CARES Act, enables small businesses with up to $7,500,000 in non-contingent, liquidated debt to file for a streamlined reorganization of their financial affairs while staying all creditors from pursuit of the debtor's assets. Because the reorganization process under the SBRA is streamlined and put on a fast track where the Debtor must propose a repayment plan within four months, the related costs are held down, as compared with a typical Chapter 11 bankruptcy case which can be lengthy and very expensive. The SBRA enables the Debtor's shareholders to retain ownership of the business even though all creditors are not being paid in full under the repayment plan. However, the determination as to the viability of the business will need to be made quickly as only those businesses which are cash flow positive and can pay net monthly disposable income into the plan for a 36 to 60 month period, resulting in payout to creditors that exceeds what they would receive in a liquidation, will be able to confirm a small business plan and emerge from bankruptcy as a reorganized entity.

These strategies are complex and should be undertaken with the guidance and counseling of experienced insolvency attorneys and financial advisors who are able to present financial data and legal alternatives to creditors, or ultimately to a court, in order to effectively determine the best outcome for the business, its owners and creditors.

For further information, please contact Leonard C. Walczyk at LWalczyk@wjslaw.com.

Environmental Law

Environmental Law in the age COVID-19: The Great Unknowns

Businesses face not only economic uncertainties during the COVID-19 crisis, but also an environmental landscape filled with unknowns- and potential pitfalls. The New Jersey Department of Environmental Protection (NJDEP) recently proposed three (3) sweeping changes to the current state environmental regulatory scheme: (1) a rule proposal to begin regulating "forever chemicals"; 2) a policy to make climate resilience a primary consideration for DEP permits and approvals; and 3) an initiative to aggressively pursue natural resource damage cases. The problem here is that while the basis and need for each of these initiatives are well articulated, it is unclear when, if, and how these initiatives can be implemented.

The most immediate and dramatic initiative, however, is the rule proposal regarding the regulation of "forever chemicals." In April 2020, NJDEP proposed regulating PFOA (perfluorooctanoic acid) and PFOS (perfluorooctanesulfonic acid)- two contaminants that belong to the PFAS family of "forever chemicals." (Referred to "forever chemicals" because they do not degrade.) PFAS are toxic chemicals known to cause significant health conditions, such as cancer. Although the NJDEP's rule proposal will take at least 1 -2 years to fully implement, the remediation community is nonetheless addressing this issue (especially where there is a threat to drinking water) as if the proposal is final. Without federal regulations regulating PFAS, and without NJDEP's regulations, parties are grappling to understand the health risks of PFAS and the most cost-effective strategies to remediate these contaminants. The practical impacts of this rule proposal are significant. It could mean, for example, that years (or decades) after a property owner has completed a multi-year remediation, he/she could now be ordered to re-open the cleanup to address this (new) thorny and extremely expensive PFAS issue. If Buyers were skittish about purchasing commercial property now, this added concern about regulating PFAS certainly will not help the commercial real estate market in this COVID-19 era.

But this is not the only area of regulatory uncertainty. Recently, Gov. Murphy unveiled the state's Energy Master Plan- designed to achieve the Administration's goal of 100 percent clean energy by 2050. Part of this plan is to make climate resilience a primary consideration for DEP permits and approvals. While specifics of the plan are vague, the message is clear: Businesses should begin assessing how or if their operations can meet future "climate change" regulations. Unspoken, however, is the real possibility that businesses may not be able to meet these high standards.

In another dramatic initiative, the Murphy administration has signaled its intention to "aggressively pursue natural resource damage cases and ensure settlement funds remediate local impacts." While the goal of the policy is sound (polluters should pay compensation for the damage done to the environment), the implementation of the policy may be tricky. Who would the state sue for compensation? The present owner who did not cause the prior contamination, or the prior owner who is no longer in business? The spectre of possible NRD litigation with the state will hurt the marketing of commercial properties - especially in older industrial centers.

How these three (3) initiatives will ultimately be implemented (and its impact on developers, owners of commercial properties, and manufacturing and assembling businesses in the state) remains to be seen; but these great unknowns are yet another challenge that nevertheless must be confronted in the age of COVID-19.

To learn more, contact Alan S. Ashkinaze, an environmental attorney specializing in all areas of environmental remediation, "Brownfields" redevelopment, permitting, compliance, and enforcement, at ashkinaze@earthlink.net.

Are you aware of the latest developments in environmental law?

Intellectual Property Law

Encouraging Technology to Fight the COVID-19 Pandemic

The United States Patent Office has launched a new web-based intellectual property (IP) marketplace platform called Patents 4 Partnerships (https://developer.uspto.gov/ipmarketplace/search/patents) to promote patent licensing. A patent license is an agreement by contract between a patent holder (a licensor) and an interested party (a licensee) to allow the licensee to commercially practice under a patent. With a patent license, ownership in the patent remains with the licensor; the patent license provides limited rights to the licensee. Typically, a license requires

payment, e.g., as a royalty, from licensee to licensor. Specific terms of a patent license are subject to negotiation between the licensor and the licensee.

The new marketplace platform lists patents and patent applications identified as available for commercial licensing. The platform's goals are to facilitate the voluntary licensing and commercialization of innovations in a variety of key technologies and to help disseminate valuable patent information.

Significantly, the marketplace platform has been populated with patents and patent applications identified as being useful during the COVID-19 pandemic, ranging from various pharmaceutical compounds to devices for physically limiting transmission of the virus (e.g., masks, coverings, etc.). Links are provided on the platform to related patent documents and to contact details for licensing. Any interested party may review the listed patent references and make inquiries regarding possible licenses. The marketplace platform is dynamic, allowing for a party to request a patent or patent application to be added to the platform, if interested in licensing. Over time, it is anticipated that a range of technologies will be covered.

Budzyn IP Law specializes in all aspects of intellectual property, including patent issues. If there are any questions regarding patent licensing, or other patent issues, please contact Lou Budzyn, by email, lbudzyn@budzyn-ip.com.

Family Law

The Impact of Covid-19 on Family Law in New Jersey

In the family law context, COVID-19 has had a profound impact on how most issues are addressed. For example, in the divorce context, there are four primary issues that are addressed in each matter if applicable: (1) custody and parenting time of minor children; (2) equitable distribution of marital assets and debts; (3) alimony; and (4) child support.

Custody and Parenting Time – Facilitating the best interests of the children is the benchmark. However, parents who were otherwise exercising regular parenting time with their children may now be forced to exercise virtual parenting time only during a period of self-quarantine or even longer if it is deemed that the children are at risk.

Equitable Distribution of Marital Assets and Debts – Valuation of those assets and debts is often the most difficult aspect. Many assets, such as businesses, have seen their values plummet. Similarly, many families are experiencing unemployment or reduced incomes, forcing them to deplete their savings and increase debt. Thus, the value of marital assets may be at a low and the value of marital debts may be at a high, making this a good time for some individuals to divorce and a bad time for others.

Alimony and Child Support – Two of the factors to be considered in establishing or modifying alimony and child support are the needs of the recipient (e.g., former spouse or children) and the ability of the payor to pay. Many individuals have either lost their employment or their income has been reduced. In those situations, the needs of the recipient of alimony may have increased and the ability of the payor to pay may have decreased, causing an even greater discrepancy. The needs of the children may have increased in some respects (e.g., increased costs being at home) but may have decreased in other respects (e.g., decreased costs of private school, summer camp, or extracurricular activities).

Each family law matter is different and must be analyzed on its own facts. The impact of COVID-19 adds a new wrinkle. Please contact Scott D. Danaher for any questions regarding family law, SDanaher@snydersarno.com.

"In the family law context, COVID-19 has had a profound impact on how most issues are addressed."

Employment Law (Employee Perspective)

The Coronavirus And You

These are strange and surreal times. We have all seen movies such as Contagion and Outbreak, which are both entertaining and disturbing. But who knew the cast and characters in such features would be *us* in 2020, a year that may in fact live in infamy.

What is perhaps most chaotic about what we are now experiencing is that no one, at least in our generation, has been here before. We are all twisting in the wind, wondering whether to hunker down and try to outlast this nasty little virus, stand up to the beast, or maybe a combination of both, while eyeing our fellow citizens with some suspicion and contempt. Are they infected? A carrier? About to sneeze? Where's his mask!?

The law is not that much different, inching forward to adapt and adopt laws that will both protect the citizenry, and allow businesses some relief from the recession that is upon us, and maybe the depression yet to come.

Employees' entitlement in these days of woe, can be confusing and unclear but here is just a brief sampling of legal developments applicable to our region resulting from the virus:

U.S. Families First Coronavirus Response Act

This law passed by Congress, which came into effect on April 2, 2020, provides for paid sick leave and paid family leave, applying to all public and private employers with 500 or less employees. It provides an employee with 80 hours of *paid sick leave* to employees (part time employees are entitled to the average number of hours they work over a two-week period) for one of the following reasons (1) the employee is subject to a Federal, state or local quarantine; (2) the employee has been advised by a health care professional to self-quarantine due to concerns related to COVID-19; (3) the employee is experiencing symptoms of COVID-19 and seeking a medical diagnosis; (4) the employee is caring for an individual who is subject to an isolation order or self-quarantine; (5) the employee is caring for a son or daughter whose school or place of care has been closed due to COVID-19 precautions; and/or (6) a similar reason as determined by the Secretary of Health and Human Services.

Under the *paid family leave* portion of the Act an individual is eligible for paid leave if the employee has worked for the employer for at least thirty calendar days and is unable to work, or telework, due to the need to care for a child under the age of 18 whose school or place of care has closed due to the coronavirus. This is the sole reason one may take paid family leave. It also allows employers with under 50 employees to apply for a hardship waiver, and just as the paid sick leave portion of the law, has limits on the daily rate of pay.

States have made similar allowances for circumstances created by the contagion.

For instance in *New Jersey* Governor Murphy signed legislation prohibiting employers from taking any adverse employment action against employees who take, or request time off due to an infectious disease that could affect others at work, based on a written recommendation of a New Jersey licensed medical professional. The state's Family Leave Act has also been expanded to include time off for employees who need to care for a sick family member, and to deal with possible exposure to the coronavirus and subsequent quarantines.

Back in March the NJ Governor also issued an Executive Order which states that non-essential retail business are to close and other businesses, including law firms should have most of their workforce "wherever practicable" telework from home, with the exception of workers who simply cannot perform their duties from home.

Governor Cuomo, in *New York,* likewise signed a bill providing for emergency paid sick leave and job protected leave to certain New York based employees who have been impacted by COVID-19.The law provides for sick leave and other benefits to employees subject to mandatory or precautionary orders of quarantine, or isolation issued by government or authorized governmental entities. On March 19, 2020, the NY Governor also signed an Executive Order requiring businesses that rely on in-office personnel to reduce their in-office workforces by 75%. Certain essential businesses were exempt from the order such as shipping, media, warehousing, grocery and food production, pharmacies, healthcare providers, utilities, banks and related financial institutions, and other industries critical to the supply chain.

No doubt additions/revisions to our laws are a moving target, and will continue to be geared to the protection of employees, and also the need for businesses to stay viable. All this in an environment few of us envisioned in our lifetime, and to allow for future disasters to come. Please contact Gerald Jay Resnick to discuss any of the issues herein, gresnick@resnicklg.com.

Timing for Property Tax Appeals Under COVID-19

Deadline:
July 1, 2020

Recommendation:
Confirm your municipality's filing deadline with your local tax assessor or County Board of Taxation

Tax Law

One Way to Reduce Business and Household Expenses in the Volatile Covid-19 Economy – Appealing to Reduce Your Property Taxes

The negative impact of COVID-19 and the resulting quarantine orders statewide, have had a substantial negative impact both on many small and large businesses, as well as on working families, throughout New Jersey. The widespread increase in unemployment, and the instability of many businesses going forward, unfortunately will have the inevitable result of depressing commercial and residential property values. With property owners' reduced business and personal income, there is a corresponding reduction in the price that buyers and renters are willing to pay for properties. One positive way to lessen the impact of this economic devastation is to reduce individual business and household expenses. A successful property tax appeal can help to reduce property taxes on a long-term basis by lowering your property tax assessment. An appeal uses market data as evidence in arguing that an individual property tax assessment is too high relative to the market. *It is important to note that in most towns, the tax assessor is barred from lowering an individual property tax assessment unless you file an appeal.*

While the reduced ability of property owners to pay their mortgages, rent and property taxes has been making headlines, there are a few key indicators to look for in evaluating whether it may be worth looking into a property tax appeal. For businesses, if your rent roll has been reduced by non-paying or vacating tenants, if your business has incurred a substantial increase in expenses to keep a property operational, or if you are simply unable to effectively use the property under quarantine, it may be time to explore an appeal. For all property owners, if estate, refinance or insurance appraisals show a reduction in market value, or if list or rental prices of similar properties have dropped significantly, it may be a sign that there is market support for a reduction in your property tax assessment.

We do not yet know the format for proceeding with the appeals in many towns in the COVID-19 environment. Property tax appeals many times include inspection of the subject property by the local tax assessor, or an appraiser, and proceed to a hearing before Commissioners of the County Board or the Tax Court Judge. To date, state officials and judges have taken differing approaches. Some have requested submission of pictures of the subject property by the taxpayer, telephone interviews with the assessor, virtual video inspections, or postponement of the physical interior inspection to a later date. Most County Boards and Tax Court judges have demonstrated a willingness to be flexible and to adapt to this new environment, with an eye to protecting the taxpayers, appraisers and municipal employees involved in the appeal. Many County Boards and Tax Court judges are conducting hearings and trials via teleconference, Skype or Zoom. Therefore, fear of a physical inspection or a required court appearance is no reason to rule out filing a property tax appeal in 2020.

While the filing deadline in most towns is April 1st each year, this year, as a result of COVID-19 the New Jersey state and local property tax appeal filing deadline has been extended to July 1, 2020. The County Boards of Taxation are required to render decisions on the filed appeals by September 30, 2020. We always recommending confirming your municipality's filing deadline with your local tax assessor or County Board of Taxation.

If you have any questions, please contact Jennifer Jacobus, jennifer@jacobuslaw.com.

Injury Law

Car Insurance: Spending Wisely During the Covid Pandemic and Beyond

Whether it be during a Pandemic, or during normal times, we're all interested in saving money.

Sometimes a bargain can be enticing, but in the case of automobile insurance, the adage "you get what you pay for" rings very true.

When renewing your automobile insurance policy, understand that your selections will not only impact your future claims/rights, but could also impact your household family member(s) claims/rights.

After buying coverage to protect your vehicle, understand the following four (4) categories to spend wisely and stay protected.

1- Personal Injury Protection Coverage (PIP): *Typically, the "primary" coverage for payment of your medical bills caused in an automobile accident (even if you have health insurance). NJ is a "no-fault" state.*

> *Example:* If you are involved in an accident and incur $100,000 in medical bills, but have only $15,000 in PIP coverage, with few exceptions, your car insurance maximum payment would only be $15,000. Any bills not covered by your car insurance would leave you with substantial unpaid bills and no guarantee that your health insurance, or the other driver's insurance, will pay the unpaid bills.

It is recommended that your PIP coverage be primary over your major medical insurance coverage and that you purchase the maximum $250,000 in coverage.

2- Liability Coverage: *Benefits that pay 3rd parties on your behalf for damages (up to the coverage limits you choose) that are your responsibility after a car accident. This coverage will also pay for an attorney to represent you if you are sued.*

> *Example*: If you have $15,000 in liability insurance coverage and a successful lawsuit against you results in an award in excess of $15,000, you are responsible to pay the excess amounts.

It is recommended that you select the maximum liability coverage your insurance carrier provides. Umbrella coverage is also recommended.

3- Underinsured/Uninsured Motorist Coverage (UIM/UM): *Coverage for your "pain and suffering" and other losses over and above the "liability" coverage of others if they are at fault in an accident.*

> *Example*: Assume an at-fault driver with $15,000 in liability coverage causes you $50,000 in lost income, along with "pain & suffering" from your injuries. Purchasing higher Uninsured/Underinsured coverage would provide you coverage over and above the $15,000 in liability coverage of the at-fault driver.

It is recommended that you maximize your Underinsured/Uninsured Coverage and make sure it is in the same amount as your Liability coverage. Umbrella UM/UIM coverage is also recommended.

4- Threshold (Verbal or Zero) Coverage: *Restricted (Verbal) or unrestricted (Zero) right to bring a "pain & suffering" claim/suit against the at-fault driver(s).*

> *Example*: If you are injured in an accident caused by a NJ private passenger automobile, your rights to sue for "pain & suffering" (noneconomic losses) are dependent on <u>your</u> prior threshold coverage (Verbal or Zero) selection on your policy.

It is recommended that you select "Zero" Threshold coverage. This will provide an unrestricted right to bring a claim/suit for "pain & suffering" after a car accident.

Once you know the coverage you want, shop around. Call insurance companies licensed to sell insurance in New Jersey and shop around for the lowest rates. For more information, please contact Steven Benvenisti, steven@dsslaw.com.

Directory - NJ INBLF

Business Law

Tae Y. Cho, Esq.
Dunn Lambert, LLC
East 80 Route 4 Suite 170
Paramus, NJ 07652
Tel. 201-957-0874
Email: TCho@njbizlawyer.com
Website: www.njbizlawyer.com

Employment Law (Employer Perspective)

John F. Tratnyek, Esq.
Jackson Lewis P.C.
200 Connell Drive, Suite 2000
Berkeley Heights, NJ 07922
Tel. 908-795-5200
Email: John.Tratnyek@jacksonlewis.com
Website: www.jacksonlewis.com

Bankruptcy Law

Leonard C. Walczyk, Esq.
Wasserman, Jurista & Stolz, P.C.
110 Allen Road, Suite 304
Basking Ridge, NJ 07920
Tel. 973-467-2700
Email: LWalczyk@wjslaw.com
Website: www.wjslaw.com

Environmental Law

Alan S. Ashkinaze, Esq.
The Law Office of Alan S. Ashkinaze
Three University Plaza, Suite 207
Hackensack , NJ 07601
Tel. 201-342-8787
Email: ashkinaze@earthlink.net
Website: www.njenvironmentallaw.net

Intellectual Property Law

Lou Budzyn, Esq.
Budzyn IP Law, LLC
120 Eagle Rock Avenue, Suite 328
East Hanover, NJ 07936
Tel. 973-486-4114
Email: lbudzyn@budzyn-ip.com
Website: www.budzyn-ip.com

Family Law

Scott D. Danaher, Esq.
Snyder Sarno D'Aniello Maceri & da Costa LLC
425 Eagle Rock Avenue, Suite 202
Roseland, NJ 07068
Tel. 973-274- 5200
Email: SDanaher@snydersarno.com
Website: www.snydersarno.com

Employment Law (Employee Perspective)

Gerald Jay Resnick, Esq.
Resnick Law Group, P.C.
5 Becker Farm Rd #410
Roseland, NJ 07068
Tel. 973-781-1204
Email: gresnick@resnicklg.com
Website: www.resnicklg.com

Tax Law

Jennifer Jacobus, Esq.
Jacobus & Associates, LLC
201 Littleton Road, Suite 100
Morris Plains, NJ 07950
Tel. 973-535-3032
Email: jennifer@jacobuslaw.com
Website: www.jacobuslaw.com

Injury Law

Steven Benvenisti, Esq.
Davis, Saperstein & Salomon, P.C.
375 Cedar Lane
Teaneck, New Jersey 07666
Phone: (201) 907-5000
Email: steven@dsslaw.com
Website: www.dsslaw.com

Immigration Law

Edward Shulman, Esq.
The Shulman Law Group
619 River Drive, Suite 220
Elmwood Park, NJ 07407
Tel. (201) 773-0100
Email: egs@s-lawgroup.com
Website: www.s-lawgroup.com