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DECOLATOR, COHEN & DiPRISCO, LLP

1399 Franklin Avenue, Suite 300
Garden City, New York 11530

1-800-901-1LAW

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POLICE OFFICER'S RIGHT TO SUE 2026 NEWSLETTER

NEW YORK CITY POLICE OFFICER RECEIVES \$2.2 MILLION DOLLAR SETTLEMENT FROM THE CITY OF NEW YORK AND A CIVILIAN MOTORIST FOR INJURIES SUSTAINED WHILE RESPONDING TO SCHOOL BUS FIRE

A New York City Police Officer received a \$2.2 million dollar global settlement from the City of New York and a civilian motorist for injuries sustained while responding to a radio run involving a school bus fire. At the time of the accident, the Officer was the recorder in a Department RMP operated by an Officer who was using his cell phone for GPS navigation. The RMP entered an intersection against a steady red light without slowing or stopping. Compounding the danger, the RMP's hi-low siren system was malfunctioning, and the plaintiff's repeated attempts to activate it were unsuccessful. The RMP was subsequently T-boned by a civilian vehicle, propelling it into a third car. As a result, the Officer suffered severe injuries including a shoulder tear requiring arthroscopic surgery, spinal injuries requiring a lumbar discectomy and fusion, and a two-level cervical fusion. She was later awarded a $\frac{3}{4}$ line-of-duty disability pension. DCD filed suit under GML § 205-e asserting violations of Labor Law § 27-a(3) and Vehicle and Traffic Law §§ 1104(e), 1104(b), 1212, and 375(1) in addition to claims against the civilian motorist. DCD also retained an economist to quantify the Officer's past and future lost earnings and benefits. Despite the City's attempt to minimize damages by citing a prior line-of-duty spine injury, Marion Livermore secured a \$2.2 million dollar settlement at mediation before the Court.

NYPD MEMBER OF SERVICE RECEIVES \$1,950,000 SETTLEMENT FROM THE CITY OF NEW YORK AFTER BEING STRUCK BY BARRIERS DURING GEORGE FLOYD PROTESTS

A member of the New York City Police Department received a settlement of \$1,950,000 from the City of New York after getting seriously injured during the George Floyd protests. The member of service was on footpost assisting with crowd control near a major protest location when a set of improperly stacked barriers fell, striking her head and shoulder. She sustained a concussion and other injuries requiring two shoulder surgeries as well as an anterior cervical discectomy and fusion surgery. She was awarded a $\frac{3}{4}$ line-of-duty disability pension. The Officer did not retain DCD Law until approximately eight months after the accident, by which time the 90-day deadline to serve a Notice of Claim on the City had passed. DCD successfully obtained leave to file a late Notice of Claim, permitting the action to move forward. DCD then sued the City of New York pursuant to GML § 205-e alleging the City violated § 27-a(3) of the Labor Law. Following the Officer's deposition, DCD submitted a settlement demand to Corporation Counsel which led to the scheduling of an early settlement conference. Before pre-trial discovery was completed, Marion Livermore reached a settlement with the City of New York in the amount of \$1,950,000.

NYPD DETECTIVE RECEIVES \$1.1 MILLION DOLLAR SETTLEMENT FROM ELECTRIC UTILITY COMPANY AND CONTRACTORS FOR LOWER BACK INJURY CAUSED BY POTHOLE IN ROADWAY DURING FOOT PURSUIT

A New York City Police Department Detective secured a \$1.1 million dollar global settlement for injuries sustained while pursuing a suspect on foot. After running approximately four blocks, the Detective stepped into a pothole in the roadway, causing him to trip and fall. He immediately experienced lower back pain and was diagnosed with a lumbar disc herniation. Treatment included a course of lumbar spine injections followed by microdiscectomy surgery. He was awarded a $\frac{3}{4}$ line-of-duty disability pension. The Detective retained DCD which conducted a comprehensive investigation and commenced an action pursuant to GML § 205-e against an electric utility company responsible for the manhole cover adjacent to the pothole as well as multiple contractors that had performed roadway work in the area. The claims were premised on violations of New York City Administrative Code §§ 19-146, 19-147, 19-152, 19-109(a)-(c), 19-110, 27-1020, 27-1021, and 27-1023(a)-(b) as well as 34 RCNY § 2-07(b)(1). Following completion of discovery, the contractor defendants moved for summary judgment, asserting that they had not performed work at the accident location. DCD successfully opposed each motion. The matter then proceeded to mediation where Carolyn Canzoneri negotiated a global settlement of \$1,100,000, consisting of \$900,000 from the electric utility and \$200,000 from the contractor defendants.

SNOW/ICE

NEW YORK CITY POLICE OFFICER RECEIVES \$600,000 SETTLEMENT FROM BRONX HOMEOWNER AFTER SLIPPING ON SNOW AND ICE IN BACKYARD DURING HOUSE ALARM PERIMETER CHECK

A New York City Police Officer obtained a \$600,000 settlement from a Bronx homeowner after slipping and falling on snow and ice in the homeowner's backyard. Snowfall had occurred two days prior to the incident. The homeowners were out of town and their house alarm was triggered. While responding to the alarm call and conducting a perimeter check of the premises, the Officer slipped on accumulated snow and ice on the rear entrance stairs. The Officer sustained a nondisplaced left foot fracture, underwent surgery to repair a partially ruptured tendon, and was diagnosed with complex regional pain syndrome. The Officer was subsequently awarded a ¾ line-of-duty disability pension. The Officer retained DCD, and DCD filed suit pursuant to GML § 205-e alleging violations of Administrative Code §§ 208-301.1 and 7-210(a)(b). DCD's investigation revealed that the rear deck had been constructed without the required permit and that the entrance steps were improperly sloped and non-compliant with applicable statutory code requirements. Marion Livermore settled the case for \$600,000 at mediation.

NEW YORK CITY POLICE OFFICER RECEIVES \$175,000 SETTLEMENT FROM THE CITY OF NEW YORK FOR ARM INJURY CAUSED BY FALL ON SNOW/ICE WHILE ENTERING POLICE VEHICLE

A New York City Police Officer received a \$175,000 settlement from the City of New York after sustaining a complete biceps tendon tear requiring surgical repair. The Officer was leaving his command in Queens to report for protest detail when the incident occurred. Snow had fallen several days earlier, and snow and ice remained on the ground near his marked police vehicle. As the Officer stepped onto the exterior step to enter the vehicle, his foot slipped, causing him to fall. He attempted to brace himself by grabbing the vehicle door, resulting in a complete tear of the biceps tendon in his left arm. The Officer underwent surgical repair followed by physical therapy and lost approximately ten months of overtime compensation. The Officer retained DCD which timely filed a Notice of Claim and commenced an action pursuant to GML § 205-e alleging violations of Labor Law § 27-a(3) and New York City Administrative Code § 28-301.1. Marion Livermore resolved the case for \$175,000 during a telephone conference with Corporation Counsel.

MOTOR VEHICLE - EQUIPMENT

NYPD OFFICER SECURES \$500,000 SETTLEMENT AT BRONX TRIAL FOR INJURIES CAUSED BY NON-CRASHWORTHY RMP WITH DEFECTIVE STEERING AND IMPROPER COMPUTER MOUNT

At trial, a New York City Police Officer received a \$500,000 settlement from the City of New York. The case concerned a serious line-of-duty motor vehicle accident caused by defects in a radio motor patrol vehicle. The Officer was operating the RMP when the steering wheel suddenly locked, preventing him from navigating a curve in the roadway. As a result, the vehicle crossed the median and struck a concrete barrier. During the collision, the Officer's right knee struck the unpadded laptop computer mount positioned between the front seats of the RMP exacerbating his injuries. Investigation further revealed that the vehicle's tires were underinflated, which contributed to the loss of control. The Officer sustained significant injuries to his lower back and right leg, ultimately requiring two knee surgeries. The Officer was awarded a ¾ line-of-duty disability pension. The Officer retained DCD which timely filed a Notice of Claim and commenced an action pursuant to GML § 205-e alleging violations of Vehicle and Traffic Law § 375 and Labor Law § 27-a(3). The case proceeded to a jury trial in Supreme Court, Bronx County, where Corporation Counsel challenged the Officer's testimony concerning his vehicle's rate of speed as compared to the

record generated by the event data recorder (black box). DCD retained a professional engineer who analyzed the RMP's event data recorder and conducted biomechanical computer simulations of the crash. The expert was prepared to testify that the Officer's injuries would more likely than not have been prevented had the laptop computer mount been properly padded, as required, to maintain vehicle crashworthiness. DCD also retained an orthopedic surgeon and an economist as trial experts. During the trial, the City of New York doubled its prior settlement offer and the case resolved for \$500,000.

NEW YORK CITY POLICE OFFICER RECEIVES \$350,000 SETTLEMENT FROM THE CITY OF NEW YORK AFTER FAULTY RMP BRAKES AND STEERING SYSTEM RESULT IN COLLISION WITH LAMPOST

A New York City Police Officer received a \$350,000 settlement from the City of New York after sustaining serious injuries in a line-of-duty motor vehicle accident. While responding to an emergency call reporting shots fired in Manhattan, the Officer was making a right-hand turn when the marked police vehicle's brakes and steering column locked, causing the RMP to collide with a lamppost. The airbags failed to deploy and the Officer sustained head injuries including a concussion, tinnitus, and a deviated septum requiring surgery as well as injuries to her neck, back, shoulder, wrist, and knee. She was unable to work full duty for approximately seven months, resulting in lost overtime while out sick or on limited duty. DCD timely filed a Notice of Claim and commenced an action pursuant to GML § 205-e alleging violations of Labor Law § 27-a(3) and Vehicle and Traffic Law § 375(1). The claims were based on evidence that the subject RMP had repeatedly been taken in and out of service in failed attempts to repair the defective brake and steering systems. Marion Livermore resolved the case for \$350,000 at an early settlement conference.

MOTOR VEHICLE - ACCIDENTS

NEW YORK CITY POLICE OFFICER RECEIVES \$750,000 SETTLEMENT FOR KNEE AND BACK INJURIES SUSTAINED IN RMP COLLISION WHILE RESPONDING TO ROBBERY IN PROGRESS

A New York City Police Officer secured a \$750,000 settlement from a Staten Island civilian for injuries sustained in a line-of-duty motor vehicle accident. The collision occurred while the Officer was responding to a robbery in progress with lights and sirens activated. After the Officer slowed to clear an intersection against a steady red traffic signal, a civilian vehicle struck the front of the marked police vehicle. The impact caused the RMP to spin, deploy airbags, and forced the Officer's left knee into the dashboard. The Officer sustained tearing to his left knee requiring two surgical procedures as well as injuries to his right knee and lower back that required physical therapy and pain management. He was ultimately awarded a ¾ line-of-duty disability pension. DCD commenced an action against the civilian driver pursuant to GML Law § 205-e alleging violations of Vehicle and Traffic Law §§ 1129(a), 1180(a), 1212, and 375(1). Despite defendants initially offering only \$150,000—citing prior line-of-duty injuries—the case was aggressively litigated and placed on the jury selection calendar. Facing imminent trial, the parties proceeded to mediation where Carolyn Canzoneri resolved the matter for \$750,000.

NEW YORK CITY POLICE OFFICER RECEIVES \$525,000 SETTLEMENT FROM THE CITY OF NEW YORK AND CIVILIAN MOTORIST FOR INJURIES SUSTAINED IN LINE-OF-DUTY INTERSECTION CRASH WHILE RESPONDING TO SHOTS FIRED

A New York City Police Officer received a total settlement of \$600,000—\$500,000 from the City of New York, \$25,000 from a civilian motorist, and \$75,000 from the Officer's personal auto policy supplementary uninsured/underinsured motorist coverage—for injuries sustained in a line-of-duty intersection collision. The Officer was the seat-belted recorder in a marked police vehicle responding to a "shots

fired” call in Brooklyn. As the Officers approached the location, lights and sirens had been deactivated. The RMP entered the intersection against a steady red signal and, due to slippery roadway conditions, was unable to stop, thereby striking the civilian vehicle. The Officer sustained a torn labrum requiring two surgeries as well as cervical and lumbar disc bulges with radiculopathy. He was ultimately awarded a ¾ line-of-duty disability pension. The Officer retained DCD Law approximately six months after the accident and had, therefore, missed the 90-day deadline to file a Notice of Claim against the City. DCD successfully petitioned for leave to file a late Notice of Claim, allowing the action to proceed. DCD then commenced suit against both the City of New York and the civilian motorist pursuant to GML § 205-e alleging violations of Vehicle and Traffic Law §§ 1180(a), 1104(e), 375(1), and 1212. Marion Livermore negotiated settlement of the civilian motorist’s full \$25,000 policy, an additional \$500,000 from the City of New York, and \$75,000 from the Officer’s supplementary underinsured motorist provision of his personal automobile insurance policy.

NEW YORK CITY POLICE OFFICER RECEIVES \$125,000 SETTLEMENT FROM THE CITY OF NEW YORK AFTER RMP REAR-ENDS ANOTHER POLICE VEHICLE

A New York City Police Officer received a \$125,000 settlement from the City of New York after sustaining injuries in a line-of-duty motor vehicle collision. The Officer was the recorder of an unmarked police vehicle responding to radio runs of “shots fired” and an “officer in distress” in Manhattan when the vehicle struck another marked police vehicle from the rear at a high rate of speed. As a result of the collision, the Officer sustained injuries to her neck, back, left ankle, left leg, arm, and shoulder and underwent a meniscectomy. She also lost overtime compensation while out sick or on limited duty before returning to full duty. The Officer retained DCD which timely filed a Notice of Claim and commenced an action against the City of New York pursuant to GML § 205-e alleging violations of Vehicle and Traffic Law §§ 1129(a), 1212, 375(1), and 1180(a). Marion Livermore resolved the case for \$125,000 during a telephone conference with Corporation Counsel.

COMMAND/STATION HOUSE

NEW YORK CITY POLICE OFFICER RECEIVES \$37,500 SETTLEMENT FOR BURN INJURY CAUSED BY PRISONER CELL DOOR CONTRACTOR

A New York City Police Officer secured a \$37,500 settlement for second-degree burns to her left hand sustained while performing line-of-duty responsibilities. At the time of the incident, the Officer was securing prisoners within the command when outside maintenance contractors began using a blowtorch to repair a defective cell door. Without warning the Officer that the metal components were hot, the contractors asked her to test the cell lock and handle. Upon doing so, the Officer sustained serious burns, blistering, and swelling to her hand and fingers. The Officer retained DCD which timely filed a Notice of Claim against the City of New York and commenced an action pursuant to GML § 205-e against both the City and the contractor alleging violations of Labor Law § 27-a(3) and New York City Administrative Code §§ 28-301.1 and 27-127. The matter was resolved for \$37,500 at an early settlement conference negotiated by Marion Livermore.

VERTICALS

NEW YORK CITY POLICE OFFICER RECEIVES \$475,000 SETTLEMENT FOR LEG INJURY CAUSED BY SLIPPERY, POORLY LIT STAIRCASE IN BRONX RESIDENTIAL BUILDING

A New York City Police Officer received a \$475,000 settlement after sustaining a severe leg injury while responding to a call for an assault in progress at a residential building in the Bronx. Snowy conditions were present at the time of the incident. While pursuing a fleeing suspect down an interior staircase, the Officer stepped in a puddle of water and urine that had accumulated on the steps, causing him to slip. As a result of the fall, the Officer suffered a displaced compound fracture of the tibia and fibula. He was ultimately awarded a ¾ line-of-duty disability pension.

The Officer retained DCD Law which commenced an action pursuant to GML § 205-e alleging violations of New York City Administrative Code §§ 28-301.1, 27-2037, 27-2038, and 27-2039, as well as Multiple Dwelling Law §§ 78, 52, and 37 based upon the defendant’s failure to properly maintain and illuminate the staircase. The defendant moved for summary judgment arguing that no statutory violations existed based on an inspection performed by its professional civil engineering expert. DCD successfully defeated the motion. DCD retained an expert architect who inspected the staircase and opined that the defendant’s failure to properly maintain the stairwell was a substantial contributing factor in the Officer’s accident. Carolyn Canzoneri resolved the case \$475,000 at mediation.

NEW YORK CITY POLICE OFFICER RECEIVES \$162,500 SETTLEMENT FROM RESIDENTIAL BUILDING FOR INJURIES SUSTAINED IN SLIP-AND-FALL ACCIDENT CAUSED BY DAMPNESS AND GARBAGE IN STAIRWELL

A New York City Police Officer received a \$162,500 settlement for injuries sustained while descending an interior stairwell in an apartment building. The stairway was damp, slippery, and littered with garbage, causing the Officer to slip and fall. As a result of the fall, the Officer sustained a concussion, a torn meniscus requiring surgical repair, cervical and lumbar disc bulges and herniations, and a shoulder tear. The Officer retained DCD which commenced an action pursuant to GML § 205-e alleging violations of New York City Administrative Code §§ 27-376, 27-375, and 28-301.1; Multiple Dwelling Law §§ 78 and 52(1) and New York City Building Code Chapter 10. The matter was resolved for \$162,500 during a telephone settlement conference with defense counsel negotiated by Carolyn Canzoneri.

PREMISES

NEW YORK CITY POLICE OFFICER RECEIVES \$950,000 SETTLEMENT FROM OWNER OF SIX-STORY ROW-TYPE RESIDENTIAL BUILDING IN BROOKLYN AFTER SLIPPING ON WET CONCRETE RAMP IN BASEMENT

A New York City Police Officer received a \$950,000 settlement from the owner of a six-story row-type residential apartment building in Brooklyn. The Officer responded to a job that morning concerning an emotionally disturbed person in the rear courtyard of the building. After subduing the EDP, the Officer was escorting EMS back through the basement and laundry area of the building when he slipped and fell on a wet concrete ramp. The Officer sustained tears to his right knee meniscus and quadriceps tendon, requiring surgery. After nearly 23 years of service on the job, he was awarded a ¾ line-of-duty disability pension. The Officer retained DCD, and DCD filed suit against the building owner pursuant to GML § 205-e alleging violations of New York City Administrative Code § 28-301.1 and certain provisions of the New York City Building Code as well as common law negligence under General Obligations Law § 11-106. DCD then retained an expert architect to inspect the premises. DCD’s expert determined that the basement’s mesh doors to the exterior courtyard contained a significant gap which allowed for substantial waterflow through the basement and down the subject ramp toward a sump pump. Additionally, DCD’s expert found that the pitch of the ramp violated the New York City Building Code. Following the completion of discovery, the building owner filed a motion for summary judgment seeking to have the case dismissed on the grounds that the alleged code violations were inapplicable and because the plaintiff’s injuries resulted from risks associated with the particular dangers inherent in police work. Carolyn Canzoneri successfully opposed the defendant’s motion. Marion Livermore settled the case for \$950,000 at mediation.

NEW YORK CITY POLICE OFFICER RECEIVES \$200,000 SETTLEMENT FROM AFFORDABLE HOUSING DEVELOPMENT OWNER FOR BICEPS INJURY SUSTAINED WHILE EXECUTING SEARCH WARRANT

A New York City Police Officer received a \$200,000 settlement from the owner of an affordable housing development. In the course of executing a Court-Ordered search warrant and while attempting to lift a bed, the

Officer sustained a biceps tendon rupture requiring surgical repair and resulting in permanent disfigurement. The Officer retained DCD, and DCD sued the housing development pursuant to GML § 205-e alleging violations of Real Property Law § 231 and Multiple Dwelling Law § 78 on the grounds it knowingly permitted illicit and criminal activity including drug sales and other dangerous conduct to occur within its premises. DCD engaged in a protracted discovery battle as the defendant withheld evidence and the defendant's superintendent incredulously testified that he had no knowledge regarding criminal activity within the building. Marion Livermore settled the case for \$200,000 in a telephone conference with defense counsel.

SIDEWALK/POTHOLE/ROADWAY

NYPD SERGEANT SECURES \$800,000 SETTLEMENT FROM UTILITY COMPANY, CITY OF NEW YORK, AND CONTRACTORS FOR FOOT INJURY CAUSED BY UNEVEN PAVEMENT DURING ARREST

A New York City Police Department Sergeant received an \$800,000 global settlement for injuries sustained while attempting to place a perpetrator into custody. The Sergeant was responding to a 911 call involving a domestic assault at a residence. When the suspect fled, the Sergeant pursued on foot and tripped in a large hole in the asphalt roadway, causing her to fall. As a result of the fall, the Sergeant sustained a right heel injury requiring Achilles tendon repair surgery. Less than one year later, she reinjured the same leg. She was ultimately awarded a ¾ line-of-duty disability pension. The Sergeant retained DCD which commenced an action pursuant to GML § 205-e alleging violations of New York City Charter §§ 2903(b)(2) and 2904, New York City Administrative Code §§ 19-152 and 7-201(c)(2), and Labor Law § 27-a(3). The matter was resolved for \$800,000 through a global settlement negotiated by Carolyn Canzoneri.

NEW YORK CITY POLICE OFFICER RECEIVES \$750,000 SETTLEMENT FROM THE CITY OF NEW YORK FOR WRIST INJURY CAUSED BY TRIP-AND-FALL ON ROADWAY DEBRIS AT ACCIDENT SCENE

A New York City Police Officer received a \$750,000 settlement from the City of New York after sustaining a serious wrist injury while responding to a motor vehicle accident. During rainy conditions at the scene, the Officer's feet became entangled in thick metal wire debris left on the roadway, causing her to fall. She suffered a triangular fibrocartilage complex (TFCC) tear to her dominant wrist, requiring surgery, injections, extensive physical therapy, and prolonged use of a brace and cast. The Officer was ultimately awarded a ¾ line-of-duty disability pension. The Officer retained DCD which timely filed a Notice of Claim against the City of New York within the statutory 90-day period. DCD commenced an action pursuant to GML § 205-e alleging violations of Labor Law § 27-a(3) and New York City Charter § 2903(b)(2) based on the City's failure to properly maintain the roadway. At the deposition of a witness from the Department of Transportation, DCD elicited testimony that sanitation trucks only patrolled the highways one to two times per week and without a fixed schedule. Marion Livermore resolved the case for \$750,000 at a pre-trial settlement conference.

OFF-DUTY AND FAMILY/CIVILIANS

NYPD OFFICER'S MOTHER SECURES \$565,000 SETTLEMENT FROM QUEENS CO-OP FOR TRIP-AND-FALL INJURIES CAUSED BY UNLIT PATHWAY

The mother of a retired New York City Police Officer secured a \$565,000 settlement from a cooperative residential housing development in Queens for injuries sustained in a nighttime trip-and-fall accident while walking her dog. DCD's client, a woman in her seventies, tripped on a single step

along a pedestrian pathway that was not visible due to a complete lack of lighting in the area. As a result of the fall, she sustained significant injuries to her knees, shoulders, hand, and teeth requiring four arthroscopic surgical procedures. The defendant denied liability and attributed her injuries to age-related degenerative findings noted in medical records. The matter was scheduled for trial. DCD retained an expert who inspected the premises and concluded that the absence of adequate lighting was a substantial contributing factor to the accident and rendered the pathway unreasonably dangerous. On the eve of jury selection, DCD resolved the case for \$565,000.

OFF-DUTY NYPD OFFICER RECEIVES \$130,000 SETTLEMENT FROM NEW YORK CITY TRANSIT AUTHORITY AFTER SUSTAINING INJURIES IN AUTOMOBILE COLLISION WITH MTA BUS

A New York City Police Officer received a \$130,000 settlement from the New York City Transit Authority for injuries sustained in an off-duty motor vehicle accident involving an MTA bus. The Officer was driving to work in his personal vehicle when the bus made an improper turn and struck his vehicle. As a result of the collision, the Officer sustained injuries to his neck, back, and right ankle requiring arthroscopic surgery. He was out of work for several weeks and subsequently placed on limited duty for approximately three months, resulting in lost overtime compensation. DCD commenced an action pursuant to GML § 205-e alleging violations of Vehicle and Traffic Law §§ 1180(a), 388, 1212, 375, 1111, 1129, 1140, 1143, 1141, 1163, and 1142. The matter was resolved for \$130,000 through a settlement negotiated by Carolyn Canzoneri.

SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORIST COVERAGE

NYPD DETECTIVE RECOVERS \$100,000 UNDER UM/SUM COVERAGE FOLLOWING UNINSURED MOTORIST COLLISION AFTER PRIOR FIRM SAID NO CASE

An NYPD Detective received a \$100,000 settlement under his own automobile insurance policy pursuant to its SUM/UM coverage after sustaining severe injuries in a line-of-duty motor vehicle collision. The Detective was a seat-belted rear passenger in an unmarked Kia minivan that was T-boned by an uninsured civilian motorist who ran a red traffic signal at a high rate of speed. As a result of the collision, the Detective sustained significant injuries, including cervical and lumbar disc herniations requiring epidural injections as well as both cervical and lumbar fusion surgeries. He was ultimately awarded a ¾ quarter line-of-duty disability pension. The Detective initially retained another law firm and was advised that no recovery was available. Approximately two and a half years after the accident, he retained DCD. DCD commenced an arbitration proceeding to pursue the Detective's UM coverage and successfully recovered the full policy limits of \$100,000.

DCD cannot overstate the importance for members of the service to avail themselves of additional monetary protection by taking out maximum SUM coverage. The SUM coverage for Police Officers' personal automobile insurance covers line-of-duty accidents. Many motorists in New York State possess the minimum statutory policy limits thereby affording little protection to members of the service who are injured as a result of the negligence of these uninsured/underinsured individuals. Members of the service can acquire additional protection by informing their insurance companies that they want to increase the SUM coverage to match the liability portion of their personal automobile insurance. The increases in rates are nominal and the insurance rates do not increase if a claim is made under SUM coverage.