

## What's The Big Deal About CAMP LEJEUNE

There are a lot of TV ads recently about the water at Camp Lejeune, the huge Marine base in North Carolina. The reason for all these ads is that within the PACT Act which provides many new health and compensation benefits for veterans, there is also a provision allowing benefits for all—both veterans and those who are not veterans.

The purpose of this provision is to allow people who were sickened by chemicals in the water at Camp Lejeune to recover damages. The law provides for an approach similar to the Federal Tort Claims Act. However, it has one important element that the Tort Claims Act does not. It allows for a jury trial if your claim is not settled by the government.

The law provides financial compensation not only to veterans who were at Camp Lejeune or the Marine Air Corps Station at New River for a minimum period of 30 days between 1952 and 1987 but also to

civilians who worked at the base or were there as dependents of service members stationed there.

It is important to understand that simply having been at Camp Lejeune during the relevant time does not qualify you for any benefits. The benefits are only for those who have become ill, primarily with cancer, but also some other serious illnesses, after being exposed to the water at the base and the families of those who died from such illnesses.

For veterans, this law provides two alternative approaches to benefits. First, you may make a traditional claim for veterans service-connected compensation. However, you also have an alternative. You may make a claim for financial compensation for your illness. It is possible for veterans to do both. Different circumstances will dictate which is best. If you are a family member of a veteran who died from one of the illnesses caused by the contaminated water,

you cannot make a claim for veterans benefits but you can make a claim for compensation for the loss of your family member. If you are a veteran, you can make both kinds of claims.

For older veterans especially, it is reasonable to expect that making both claims is the best approach because it is likely that VA compensation will be paid sooner than you can get a cash settlement on your claim. However, if you do pursue both claims, any VA benefits paid to you will be deducted from any cash settlement that you later receive.

Remember that any claim for a cash settlement must be filed with the government by August of 2024. If you want further information about a possible Camp Lejeune claim, feel free to call us at **(800) 524-3339**.



*This beauty is a 1930 Packard.*



# Does Homeowner's Insurance Cover PERSONAL INJURY CLAIMS?

Many of us visit multiple locations throughout the week. From office buildings and supermarkets to schools and playgrounds, accidents can happen anywhere. What if an incident occurs on your neighbor's or friend's property? An uneven sidewalk or icy driveway can quickly lead to a slip and fall, resulting in hefty medical bills and an inability to work.

If you've suffered a personal injury on someone else's property, you may be able to receive compensation from the property owner's homeowner's insurance.

## Homeowner's Insurance and Personal Injury Cases

Most homeowner's insurance policies will cover personal injury claims. If a homeowner is held legally liable for an accident, the liability provision of their insurance policy may pay for the claim. However, there must be verbiage in the policy that states it covers bodily injuries.

Liability coverage will pay for all losses associated with the plaintiff's injuries up to the limits of the coverage. These can include lost income, pain and suffering and medical bills. Additionally, if a lawsuit is filed against the homeowner, their homeowner's insurance may also provide legal defense for them.

## Common Claims Covered by Homeowner's Insurance

Some common types of personal injury claims that homeowner's insurance covers include:

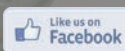
- ▶ Trip and falls on broken or uneven pathways
- ▶ Dog bites
- ▶ Falls due to poor lighting or slippery conditions
- ▶ Falls that occur because of broken stairs or railings

If you suffered a personal injury on someone else's personal property, you could be entitled to compensation for your pain and suffering. To learn more, contact our office.

## Jackson & MacNichol COMMUNITY CONNECTION

*A referral is the greatest professional compliment we can receive. If you have a friend, neighbor, or family member who is in need of legal representation with the VA, please consider referring them to our firm. We will do our best to provide the highest possible level of service and deliver winning results.*

Visit us online at  
[WWW.VETERANSBENEFITS.COM](http://WWW.VETERANSBENEFITS.COM)



## Jackson & MacNichol

238 Western Ave.  
South Portland, ME 04106

PRESORTED  
STANDARD  
U.S. POSTAGE PAID  
LANCASTER, PA  
PERMIT NO. 242

© Copyright 2023. Premier Print Marketing. Printed in the U.S.A. [www.PremierPrintMarketing.com](http://www.PremierPrintMarketing.com)

The information included in this newsletter is not intended as a substitute for professional legal advice. For your specific situation, please call the appropriate legal professional.

## Why Are AUTOMOTIVE RECALLS on the Rise?

The US saw a significant spike in automotive recalls in recent years. Earlier this year, the number of automotive recalls skyrocketed by 114.2% to 9.3 million.

To keep yourself and your loved ones safe, it's important to stay informed about potentially unsafe or defective components in your car and if your vehicle has been recalled.

### Reasons for the Rapid Recall Rise

Some reasons for the sharp spike in auto recalls include:

- ▶ **Supply chain disruptions:** When many automakers rely on a small number of suppliers for car parts, it can increase the risk of potential safety issues.
- ▶ **Tightened regulations:** With an increased focus on customer safety, regulators have made stricter guidelines for automotive recalls and require companies to maintain and exceed these new safety standards.
- ▶ **Technology:** Today, technological advancements move at the speed of light. Car manufacturers are having trouble keeping up. While technology can make cars smarter, greener and safer, it can also introduce potential points of failure, including electrical system problems.

### How to Protect Yourself

Wondering if your car has been recalled? Visit the recall portion of the National Highway Traffic Safety Administration's website and enter your vehicle identification number (VIN) to learn if your car has been recalled.



238 Western Ave., South Portland, ME 04106 • Toll Free: 1-800-JACKSON (1-800-522-5766) • [www.VeteransBenefits.com](http://www.VeteransBenefits.com)

*Our office is open & actively working with clients. We are focused on taking all necessary precautions to keep visitors to our office, as well as our staff, safe.*