

# Homan & Sullivan P.C.

*For expert advice in Social Security, workers' compensation or personal injury claims*

By Mary Pritchard  
Contributing Writer

**Westborough** – The attorneys at Homan & Sullivan P.C. are available to help clients get through difficult life circumstances. Their goal is to educate people about topics they feel can protect them from additional suffering before ending up in their attorney's office.

Specializing in Social Security disability, worker's compensation, personal injury and wrongful death for the past 13 years, Managing Partner Nicole Sullivan is driven to help people by sharing what she has learned.

"A real issue right now is auto insurance," she said. "Many people don't understand how their auto insurance policy works."

Sullivan wants people to be aware of the uninsured and underinsured coverage they carry on their auto policy.

"Let's say a driver is from New Hampshire, where auto insurance is not required, or hasn't paid their bill and coverage has been cancelled, or if they carry insurance at low limits," she explained. "If that driver hits your vehicle, there may not be enough insurance coverage to cover your medical needs or loss of income."

Sullivan warned that one of the worst places for consumers to try to save money is by having low limits on their auto insurance.



Law partners Nicole Sullivan and Frederick Homan

"People should have the highest limits possible on the underinsured and uninsured portion of their policy," she said. "This can be used for lost wages and pain and suffering."

Sullivan and her law partner, Frederick Homan, are willing to review anyone's auto policy free of charge and suggest ways to ensure the most protection.

"It's very likely that most people are in need of more uninsured and underinsured coverage, which covers members of the household as pedestrians and as passengers in any vehicle," she said. "We can't assume that

everyone on the road is insured or insured well. This coverage, at the appropriate limits, protects you and your family.

"The trouble is that when it comes to negligence, many people just think, 'If something happens, I will bring a claim against their insurance company,' but if the negligent party doesn't own anything, there is nothing to get."

Regarding Social Security disability, Sullivan said that many people are not getting the maximum benefits they could and everyone should see an attorney before applying for

benefits.

"If someone can't physically do their job anymore, sometimes they apply for Social Security through 'retiring,' when they actually should be filing for disability," she said. "Doing this properly can mean receiving the maximum retirement benefits for life rather than a lower benefit paid for early retirement."

Sullivan's personal experience of her father being hurt on the job as an electrician helps her relate to what clients are going through.

"When people are proactive about understanding their insurance, it really pays off when they need it later," she said.

In addition, people may not realize that if they are facing a terminal illness, they may be eligible for Social Security benefits.

"The number one cause of bankruptcy is medical bills," she said. "We don't charge any out-of-pocket fees unless we win our case. It costs nothing to come and talk with us."

Homan & Sullivan is a full-service disability law firm helping people navigate their way through Social Security, workers' compensation or personal injury claims.

Homan & Sullivan is located at 69 Milk St., Westborough. To contact the office, call 508-836-5590 or 1-800-878-5087, visit [www.HomanandSullivan.com](http://www.HomanandSullivan.com), or send e-mail to [NicoleS@HomanandSullivan.com](mailto:NicoleS@HomanandSullivan.com).

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## Community Advocate

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