



Why Every New Yorker Should Check Their Auto Policy for SUM/UM Coverage

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BKS
BASCH KEEGAN & SPADA
PERSONAL INJURY ATTORNEYS

Supplemental Uninsured/Underinsured Motorist (SUM/UM) coverage is an additional layer of protection on your own auto insurance policy. It covers you when you're injured in a crash caused by a driver with little or no insurance. The New York State minimum liability coverage (25/50K) is not enough to cover serious injuries. victims struggle to pay medical bills, lost wages, and long-term recovery costs. Every person should check their car insurance policy NOW and make sure their SUM coverage matches their liability limits.

Why You Need to Check Your Policy

Drivers assume they are fully covered but learn, after a crash, that their policy has no SUM/UM coverage. This type of SUM/UM coverage is not very expensive and bridges insurance gaps. It gives you access your own policy's limits when the careless driver's insurance falls short.

Real-World Impact

At BKS, we know and protect our clients rights to (SUM/UM) insurance. Recently, Maureen had 4 clients who were paid in excess of 6 figures from their own SUM policies. A reckless driver with only a 25K policy did not limit our clients rights to an adequate recovery.

Take Action Now

Check your policy today and make sure your SUM/UM coverage is at least equal to your liability limits. You should work with an agent you trust. Seek referrals from friends and family, not online. Protect yourself and your family before a collision happens—because when it does, SUM coverage will make all the difference.

At Basch Keegan and Spada, we fight for injured clients across the Hudson Valley. If you've been injured in a crash, contact us for a free consultation. BKS, Here to Help.

Join Basch Keegan & Spada at the Shamrock Run!



For over 30 years, Basch Keegan & Spada has proudly sponsored the Shamrock Run, one of Kingston’s most beloved traditions. This year, we’re excited to continue our support as the Race Start Giveaway Sponsor for the fourth consecutive year!

On Sunday, March 16th, we’ll be set up near Academy Green in Kingston next to race day shirt registration and ready to go at 11:00 AM—so be sure to stop by our tent before the race kicks off at 12:50 sharp! Pick up your exclusive Shamrock Run bandana, a fun and functional keepsake to commemorate the event.



We love being part of this incredible community tradition that brings together runners, families, and supporters for a great cause. Lace up, wear your green, and join us in kicking off the run in true Shamrock spirit!

When Fun Turns to Liability: What You Need to Know About Recreational Injuries

From amusement parks to trampoline centers, recreational activities should be all about fun—but when accidents happen, who’s responsible? In the latest episode of Upstate & Litigate, Basch Keegan & Spada partners break down the legal side of recreational injuries and what your rights are when things go wrong.



Key Discussion Points:

- ✓ Sports Facility Injuries – Are waivers enforceable? What if the facility failed to provide a safe environment?
- ✓ Waivers of Liability – Just because you signed a waiver doesn’t always mean you’ve waived your right to compensation.
- ✓ Legal Recourse – When can businesses be held accountable for serious injuries?
-  Listen now to gain valuable insights from our experienced attorneys and learn when you—or your child—may have a case.
-  Tune in on YouTube, Spotify, Apple Podcasts, Facebook, and Instagram.

Have questions about a recreational injury? Contact Basch Keegan & Spada today for a free consultation. New episodes of Upstate & Litigate are released the last Tuesday of every month.



Welcome Nicole P. Bini to Basch Keegan & Spada



Nicole P. Bini has been an Associate Attorney with Basch Keegan & Spada since February 2025. Before joining our team, she was an Associate Attorney at Greenberg & Greenberg Personal Injury Law Firm in Hudson, NY for five years.

Nicole litigated almost exclusively Plaintiff's personal injury and wrongful death matters including motor vehicle accidents, premises liability, construction accidents, and dog bites. Nicole has experience in handling every aspect of these cases from intake through resolution. Nicole built a trust and rapport with her clients by regularly engaging in client contact and keeping them informed every step of the way. She also regularly handled the firm's motion practice. Nicole has also previously served on the Appellate Division Third Department Attorney for the Child Panel in Columbia County where she represented minors in family court matters.

Nicole received her J.D. from Albany Law School in 2019. While at Albany Law School, she interned at the Albany County District Attorney's Office and the Columbia County District Attorney's Office. Prior to law school, Nicole earned her Bachelor's Degree from The College of Saint Rose in Albany, New York where she was a captain and member of the women's basketball team.



Here is a list of upcoming sponsored events

- **Woodstock Day School Annual Auction:** March 14th from 7pm - 10pm at Assembly Kingston..
- **37th Annual Shamrock Run:** March 16th at 12:50pm. Visit the Basch Keegan & Spada tent for a FREE commemorative bandana!



As a law firm, we contribute to many local charities and sponsor community events. We love to get involved in what's going on in Kingston, and we love to get out and see our neighbors at local events. If you have an event coming up and are seeking sponsorships, tell us about it by scanning the QR code and filling out the form on our website!