

# The **GAME** Plan

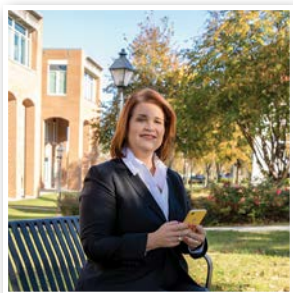
## For a Peaceful Tomorrow



Jennifer Porter  
Founder

## My Journey from a Small Tennessee Farm Town to Law Firm Owner and Attorney

By Jennifer Porter



*I am from small town, USA where the biggest economic forces were tobacco farming, cattle farming, factory work, and service industry jobs. My dad was a factory worker, and he worked second or third shift for a lot of my childhood. I remember him being asleep most of the day but if I stayed up really late, I might see him come home from second shift. My mom was a nurse, and until I graduated high school, she also worked hospital shifts*

*and home health care nurse work that was extremely demanding. Both of my parents were hard workers and they instilled that same work ethic in me.*

If you asked my mom, she would tell you that I always said I was going to be a lawyer when I grew up. Maybe it's because my little hometown is also home to the Federal courthouse for the Eastern District of Tennessee. It really makes no sense when you drive through the tiny, old downtown area and suddenly see this large, beautiful Federal courthouse and a line of law firm offices up and down Main Street. I remember that really informing my thought process about what I wanted to do with my life. I wanted a job in an office where I got to help people with their problems and argue their cause in court. I did moot court in high school, and I was the first person in my family to go to college. I also did an internship in the Tennessee State Senate on the Judiciary Committee (where I met my husband). These opportunities gave me a great foundation for my chosen path.

When I graduated college and began law school at the University of Tennessee in the mid 90s, I always knew that working with people on a personal one-on-one level was the work I wanted to do. During law school, I clerked for a local law firm, and I got the great privilege of helping on a case where we represented a mother whose daughter had died due to a medical doctor's negligence. It was such a important moment in this mother's life and being able to play a small role of holding the wrongdoer accountable was incredible. After that, I was sure that helping people with personal injury and wrongful death claims was what I wanted to do.

Over the course of my career, I have had the incredible opportunity to be of service in a role that allows me to help people through a very difficult and confusing time. Navigating the insurance claims maze which seems to be intentionally confusing and difficult is something that I've gotten really good at. And talking with my clients about their case is something I place a lot of stock in — our clients are not numbers like they would be in a large TV-advertising law firm.



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### VOLUME 1 ISSUE 1

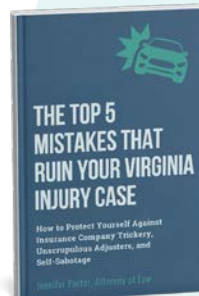
#### How We Can Help

At Jennifer Porter Law, we focus on giving our clients the information to make smart choices about their legal needs.

In personal injury, we help the seriously injured avoid being taken advantage of with a customized game plan. In estate planning, we create custom-designed plans that protect families, their future and their privacy.

In both practice areas, our goal is to help people make proactive, informed decisions for a peaceful tomorrow.

**Call us today at 571-532-9070 or visit [www.jenniferporterlaw.com](http://www.jenniferporterlaw.com) to schedule a consultation.**



#### **FREE DOWNLOAD** **The Top 5 Mistakes That Ruin Your Virginia Injury Case**

In this important guide, Jennifer Porter shares her insider knowledge of insurance companies to help people avoid

common mistakes if they are injured due to others' negligence.

Request this valuable resource to keep on hand so you can be prepared to protect yourself against insurance companies and unscrupulous adjusters.

**Scan the code or visit [jenniferporterlaw.com](http://jenniferporterlaw.com)**



## ESTATE PLANNING TIP



### Essential Documents for Your College-Bound Child

By Stephanie Himmel-Nelson, Estate Planning Attorney

**As your child heads off to college, they're legally considered an adult at 18—meaning you no longer have automatic access to their medical or financial information. To stay prepared, parents should have these three key documents in place:**

- 1 Healthcare Power of Attorney** – Allows you to make medical decisions if your child is incapacitated.
- 2 HIPAA Authorization** – Grants you access to their medical records in case of an emergency.
- 3 Durable Power of Attorney** – Enables you to handle financial or legal matters on their behalf.

Without these documents, you may face legal roadblocks if your child needs help while away at school. Take time this summer to get their essential paperwork in order!

☎ **Need assistance? Our estate planning attorneys are here to help—call 571-532-9070 to schedule a consultation. •**

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### My Journey

One of our core values is rooted in the reality that "Information Is Power", and I place a huge emphasis on making sure my clients have a good understanding of their options and how their choices will impact their claim so they can make informed decisions.

As we have expanded to include estate planning services in our practice, this client-centric focus continues to shine. Working with clients to create a custom-designed plan that accomplishes their goals while also protecting their family's peace and privacy, is such a privilege.

Today, as the owner of Jennifer Porter Law, I'm proud of the firm I have created where we serve individuals and families across Virginia, helping them find clarity, confidence, and justice during some of the most challenging times of their lives.

**Your comments, ideas and feedback are always welcome. Email me at [contactus@jenniferporterlaw.com](mailto:contactus@jenniferporterlaw.com) •**

## WHAT OTHERS ARE SAYING ABOUT JENNIFER PORTER LAW

### "My Insurance Provider had Become an Obstacle to My Recovery"



**John Fitzmaurice**

3 reviews

★★★★★ 6 days ago

NEW

Being involved in an unexpected tragedy like my motorcycle accident changed my life. Most all of these changes were negative in their direct effect on my life, health and had an enormous emotional impact on myself and my family.

Searching for support and answers after an event like this you quickly realize how little you know and how very unprepared you are to navigate the insurance claim process.

Jennifer Porter Law was not the first injury attorney my wife and I reached out to but once we had our initial phone calls with Jennifer and her assistant we knew this was positively different.

My insurance provider had become an obstacle to my recovery in many ways; using bullying and rush tactics in an attempt to force bad decisions on my part that would have greatly reduced my settlement recovery amount.

As soon as Jennifer took my case the deliberate bullying from my insurance carrier ended.

Jennifer was very thorough, patient and solicitous of what had happened to me and to my family and more importantly what needed to happen to get the settlement I was entitled to.

Jennifer was readily available when we needed a phone call for support or to update us on where we were in the process. Professional and caring throughout, Jennifer was empathetic to supporting our needs and at the same time relentless in negotiating on my behalf with the insurance company in gaining the maximum benefit we could receive.

Throughout, Jennifer informed me of what was happening with the legal aspects of the process and always made sure to check in on me to ensure I knew to get help and resources for my recovery when needed.

Protecting my settlement as the case closed was also a huge and unexpected positive, having no experience here Jennifer guided us without pressure to external resources that helped protect my financial settlement.

Receiving the maximum dollar settlement was something I was certain was not possible when my wife and I began this process on our own.

Jennifer's results were extraordinary, every dollar available to my claim was fought for and won by Jennifer. I would highly recommend Jennifer Porter Law for any personal injury case.



Jennifer Porter Law has a 5.0 star rating with over 115 Google reviews. If we have helped you, please consider sharing your experience.

## Victories

*We take pride in fighting for justice and securing the best outcomes for our clients.*

*Here are two recent case results.*

✓ **\$950,000 Settlement** – Our client was a **pedestrian** crossing over Route 50 in the City of Fairfax when she was struck by a hit-and-run driver and suffered catastrophic injuries. The FCPD eventually identified and charged the driver, and through a lot of investigation work, we put together compelling evidence to overcome any doubts about the driver's liability. With a thorough presentation of our client's injuries, we were successful recently in resolving this case in mediation for **\$950,000**.

✓ **\$300,000 Settlement** – In January, we successfully resolved a **motorcycle uninsured motorist (UM) case** for **\$300K**, the full policy limits available, ensuring our client received the compensation they deserved despite the at-fault party being uninsured. In this case, we were able to find multiple sources of coverage from different auto policies, thus maximizing our client's recovery.

At Jennifer Porter Law, **we stand by our clients every step of the way**. If you or a loved one has been injured, call us at **571-532-9070** for a consultation. •

## Lemon Blueberry Cake Recipe



### INGREDIENTS

#### For the Cake:

2 ½ cups (315g) all-purpose flour  
2 ½ tsp baking powder  
½ tsp salt  
1 cup (226g) unsalted butter, softened  
1 ¾ cups (350g) granulated sugar  
4 large eggs  
1 tbsp lemon zest (from about 2 lemons)  
¼ cup (60ml) fresh lemon juice  
1 tsp vanilla extract  
1 cup (240ml) buttermilk  
2 cups (300g) fresh blueberries (tossed with 1 tbsp flour)

#### For the Lemon Cream Cheese Frosting:

8 oz (226g) cream cheese, softened  
¼ cup (113g) unsalted butter, softened  
3 cups (360g) powdered sugar  
1 tbsp lemon zest  
1 tbsp fresh lemon juice  
1 tsp vanilla extract

### DIRECTIONS

#### 1 Make the Cake:

Preheat oven to 350°F (175°C). Grease and flour two 9-inch cake pans (or line with parchment paper).

In a medium bowl, whisk together flour, baking powder, and salt. Set aside.

In a large bowl, beat butter and sugar together until light and fluffy (about 2-3 minutes).

Add eggs, one at a time, beating well after each. Mix in lemon zest, lemon juice, and vanilla extract.

Add dry ingredients in three additions, alternating with buttermilk (starting and ending with dry ingredients).

Gently fold in the blueberries tossed in flour (this prevents them from sinking to the bottom).

Divide the batter evenly between the prepared pans and bake for 30-35 minutes, or until a toothpick inserted in the center comes out clean.

Let cakes cool in the pans for 10 minutes, then transfer to a wire rack to cool completely.

#### 2 Make the Frosting:

Beat cream cheese and butter together until smooth and creamy.

Gradually add powdered sugar, beating until fluffy.

Mix in lemon zest, lemon juice, and vanilla extract.

#### 3 Assemble the Cake:

Place one cake layer on a plate and spread a layer of frosting over the top.

Place the second cake layer on top and frost the top and sides.

*Did you make it? Take a picture and send it to us. We may use it in our upcoming social media posts! We'll also send you a surprise gift! Email your photos to [maria@jenniferporterlaw.com](mailto:maria@jenniferporterlaw.com)*

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### Are You and Your Family Really “Fully Covered”?

\$50,000 per person / \$100,000 per accident. Now, this is a legislative change we can all get behind! But is it enough.....?

**We buy insurance to protect us from worst case scenarios.** When thinking about how much insurance to buy, I always advise folks to think about the very worst thing that could happen to them or someone they love in an auto accident and then imagine they only had minimum limits to cover their damages. Over the years, I have had clients who have suffered broken bones, surgeries, traumatic brain injuries, and even death due to an auto collision. No amount of money can ever fix those types of damages, but money can enable you to afford the medical care, lifestyle modifications, and the ripple effects that extend into your quality of life after devastating injuries. With this in mind, **I recommend purchasing at least \$500,000 per person / \$1,000,000 per accident for your liability and UM/UIM coverage.** •



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### THANK YOU FOR YOUR REFERRALS

*We sincerely appreciate  
your trust in us and your  
referrals—they mean  
the world to our firm! Thank you for  
helping us continue to serve our  
community with dedication and care.*



## Hello From Jennifer Porter

Welcome to the Premiere Issue of our newsletter,  
*The Game Plan*! We are excited to connect with you  
and provide fun and helpful content in each issue.

Email [contactus@jenniferporterlaw.com](mailto:contactus@jenniferporterlaw.com) and let us  
know what you think. We love to hear from you!

— Jennifer Porter

## Are You and Your Family Really “Fully Covered”? What **EVERYONE** Needs to Know About Being Covered For An **EMERGENCY**

By Jennifer Porter

Many of you may not be aware that when you purchase an auto insurance policy in Virginia, you are purchasing two different types of coverage: **Liability and Uninsured/Underinsured Motorist (UM/UIM).**

**Liability Coverage** is the type of insurance which protects you and provides you with financial protection when you cause an auto collision and cause injury and damages to other people.

**UM/UIM Coverage** is the type of insurance which protects you and provides you with financial protection when somebody hurts you in an auto collision, but they do not have any insurance OR they don't have enough insurance to cover the extent of your damages. UM/UIM Coverage is the real star of your policy.

As a general rule, the amount of Liability coverage and the amount of UM/UIM Coverage match. So, for instance if you bought \$100,000 of liability coverage, you would also have \$100,000 of UM/UIM coverage.



*I can tell you that based on my vantage point as a personal injury attorney, minimum limits are never enough.*

Oftentimes, new clients will tell me that they think that they have

good auto insurance because they are “fully covered.” I find that “**fully covered**” almost always means that my client has a bare bones policy that provides only the minimum limits of coverage as required by law. I can tell you that based on my vantage point as a personal injury attorney, minimum limits are never enough. Until very recently in Virginia the minimum limits required by law for liability and UM/UIM coverage were \$30,000 per person / \$60,000 per accident. However, effective January 1, 2025, all NEW policies written must provide for

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