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Happy New Year from all of us at Jennifer Porter Law! As we step into 2025, we're excited to share some wonderful updates and provide valuable resources to help you and your loved ones navigate the year ahead with confidence. Serving Northern Virginia, DC, and Maryland, we remain committed to delivering the personalized, professional legal support you deserve.

STARTING NEW CHAPTER

Jennifer Porter
Founder & Personal
Injury Attorney



BE PROACTIVE TODAY FOR A PEACEFUL TOMORROW

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Welcome Onboard!

We are thrilled to welcome Michelle Chang to the Jennifer Porter Law team! Michelle brings a fresh perspective, boundless energy, and a client-first approach to personal injury law. Her dedication to advocating for the injured and ensuring they receive the justice they deserve aligns perfectly with our firm's mission.

Michelle is ready to stand by your side, working diligently to secure the outcomes you need during challenging times. If you or someone you know has been injured in an accident, schedule a consultation today and meet the newest member of our team!

[Read More](#)

Estate Planning Tip: The Importance of Updating Your Beneficiaries

Life changes, and so should your estate plan. Major life events such as marriage, divorce, the birth of a child, or the loss of a loved one can affect your beneficiary designations. Updating

[Subscribe](#)[Past Issues](#)[Translate ▼](#)[RSS](#)**Key areas to review include:**

- Wills and trusts
- Retirement accounts and life insurance policies
- Payable-on-death (POD) or transfer-on-death (TOD) accounts

If you're unsure where to start, our estate planning team can help ensure your wishes are clearly outlined and legally binding.

Personal Injury Focus: 2025 Brings A Change to Your Auto Insurance Coverage in Virginia

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



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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.

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 \$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.



NOVA Activities

In Northern Virginia:

[Ice Skating at Reston Town Center](#) Ring in the new year with some winter fun! The Reston Town Center Ice Skating Pavilion is a perfect spot for family outings or date nights.

[Learn more and reserve tickets here.](#)

In Virginia Beach:

Explore the Virginia Aquarium & Marine Science Center

Discover fascinating marine life exhibits and interactive experiences for

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✦ Thank You for Trusting Us with Your Referrals ✦ As a small, dedicated law firm, we understand the importance of trust when referring a case. Each referral is more than just a file to us—it's a reflection of the confidence you place in our team. We handle every case with personalized care, diligence, and a commitment to achieving the best possible outcome. Your referrals help us grow while allowing us to serve more individuals and families with the compassion and expertise they deserve. We truly appreciate your continued support!

CLIENT REVIEW



"We have been so pleased to work with Jennifer Porter from start to finish. She is extremely knowledgeable about the process we went through after a motorcycle accident. She guided us and helped us to receive a settlement that was higher than we expected. I'm so glad we took her advice. She is kind and professional, and was easy to contact. Allison Alvey was also extremely great to work with. We definitely recommend Jennifer Porter if you find yourself in need of a lawyer."

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