YOUR RECOVERY STARTS HERE
On June 20, 2012 my life was turned upside down. **Greg Neinstein** treated me like a friend not a case number; his staff treated my family and I with the greatest care and compassion like I were their family. Greg went to bat for me and I would go to bat for him; if you want a real law firm to look after you, look no further, call Neinstein.

*D.R.*
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Be positive, patient and persistent.
At Neinstein, we support and advocate for people whose lives have been impacted by the negligence of others.

Our commitment is to provide clients with access to justice and to facilitate the best healthcare solutions so that they can go on to live their lives with dignity and purpose.
Neinstein LLP has been one of Toronto’s premiere personal injury law firms since 1970. We focus exclusively on serious personal injury, medical malpractice, and disability claims. We represent people, not insurance companies.

Neinstein LLP has been voted as one of Canada’s Top 10 Personal Injury Law Firms by Canadian Lawyer Magazine. Our lawyers are also consistently voted by their peers into the Canadian Legal Lexpert and Best Lawyers Canada directories for our work in personal injury and medical malpractice law. Additionally, several of our lawyers are designated Certified Specialists in Civil Litigation by the Law Society of Upper Canada.

With 16 lawyers and a staff of over 60 people, we have one of the largest personal injury and medical malpractice firms in the country.

Our experience and track record speaks for itself. Our dedicated lawyers and staff are compassionate and respectful of each persons’ unique needs in order to assist you throughout the course of your litigation and recovery. We aim to provide life changing results for our clients.

It is our job to find solutions to the daily challenges that arise from serious injuries. Our team works hard to ensure that you access the proper healthcare support and receive the maximum compensation that you deserve.
A serious injury can have a devastating impact on you and on your family. There are many decisions to be made which can become quickly overwhelming. Personal injury lawyers ensure that you have an advocate in your corner to protect you and your family so that your primary focus can be on your recovery.

As specialists in personal injury and medical malpractice law, we assist you in understanding your rights and we guide you through the process towards securing the compensation that you deserve.

There are time limits and specific steps that should be taken after an injury. Contact our lawyers to learn more about those steps and make sure someone is in your corner protecting your rights.

Our initial consultation is free and we do not charge any legal fees unless we successfully resolve your claim. Additionally, in appropriate cases, we fund the costs of advancing your litigation so there are no immediate costs if we decide to take your case.

We provide services in many languages.

If you are unable to come to us, we will come to you.
Never give up, the beginning is always the hardest.
The period following any serious injury should be focused on recovery. You have been through an extremely traumatic experience, both physically and emotionally. It is important to allow your body and your mind to heal.

In addition to the medical and psychological aspects of recovery, there are often other details that need to be considered: Arrangements may need to be made with respect to your home, your childcare responsibilities, or your employment. In addition, there will be insurance issues to deal with. Asking a personal injury lawyer to step in to help navigate these complex issues will allow you to focus on getting better.

After you have been injured, there are several immediate timelines and investigations that need to be addressed to ensure your rights are protected. Injuries as a result of medical malpractice, or a slip and fall, or other disability claims have specific timelines. Our lawyers can help you with these details, as well as with other important steps.

The best way to protect your rights is to contact our lawyers as soon as possible and get an individualized in-person consultation.
You may have two claims arising from a motor vehicle accident that we can help you pursue:

1. **ACCIDENT BENEFIT CLAIMS**
   Accident Benefit Claims or no fault benefits, are benefits that are paid from your own insurance company to you. These benefits are paid even if you are at fault or do not have your own automobile insurance policy. The types of benefits available include Income Replacement, Medical and Rehabilitation and Attendant Care.

2. **TORT CLAIMS**
   A tort claim is a lawsuit against the at-fault parties in a motor vehicle accident. The insurance company of the at-fault parties will cover your pain and suffering, loss of income and other types of claims described below. In some cases, there can be more than one at-fault party, and it is crucially important that a full investigation of all possible avenues of recovery is performed as soon as possible.

**DISABILITY CLAIMS**
Having short or long term disability is important coverage providing peace of mind when you are injured and unable to work. Unfortunately, many times, the insurance companies automatically deny these claims putting you and your family in a terrible position. Just because they deny your claim it does not mean you are not entitled to these benefits. Allow us to review the validity of these claims to ensure your rights are being upheld.

**OTHER CLAIMS**
We handle many other tort and insurance claims including slip and falls and critical and life insurance policy disputes. Each of those claims has its own timelines. For example, a slip and fall on City property requires that notice be given to the City or Municipality within 10 days. These notices are critical to protecting your rights. Contact one of our lawyers to understand what your rights and timelines are, so you can ensure your interests are protected.
MEDICAL MALPRACTICE CLAIMS

If a medical error occurs, the doctor, nurses or hospitals may be liable to you for compensation, not only for pain and suffering, but for income loss and future medical expenses. Medical Malpractice cases are complex; our skilled and experienced medical malpractice team will meet with you and investigate your potential claim.

Our medical malpractice lawyers have a proven track record of successfully investigating and prosecuting complex negligence claims against doctors, hospitals and nurses in all areas of medicine including obstetrics, general surgery, neurology, neurosurgery, radiology, internal medicine, infectious disease, orthopedics, plastic surgery, psychiatry, medication errors and many others. Our lawyers are frequently asked to review cases for other lawyers and have taken over cases where other lawyers have said there was no case and obtained successful judgments and significant compensation for our injured clients.

Many times, our clients have no idea what went wrong or why. All they know is that they, or their loved one, has suffered a significant injury and has been left with permanent limitations. We know what questions to ask and can help you make sure that all aspects of the medical care are properly and fully investigated to determine if negligence occurred.

For more detailed information on medical malpractice please visit our website: medicalmalpractice.ca
Our commitment is to provide clients with access to justice.
WHY YOU NEED A PERSONAL INJURY LAWYER

We play a critical role in ensuring that your rights are properly protected both in terms of your recovery and ensuring that you receive appropriate compensation.

A consultation with one of our lawyers will help inform you of your options, help you determine whether you have a case, and will outline the next steps. Your initial consultation with us is always free. If we are retained, we work on a contingency fee basis, which means that we do not charge any legal fees unless, and until, your case is successfully resolved.

For more information on contingency fees, please refer to the Frequently Asked Questions section.

An experienced personal injury lawyer will assist you in the following ways:

- Help you understand the long-term implications of your injuries;
- Refer you to various specialists and experts who will assist you over the course of your recovery;
- Assist your family in receiving counselling to help cope with the changes to your life as a result of the injuries suffered;
- Help determine whether you will be able to return to your job in the same capacity or whether you require retraining opportunities;
- Secure an assessment of any changes required to your home and/or vehicle to help accommodate your injuries;
- Explore the benefits and options available to you and your family;
- Determine what your long-term care needs and care costs may be;
- Identify potential liability problems and retain experts to help prove liability against the other party or parties; and
- Protect your rights and help you obtain the appropriate compensation you are entitled to.

At Neinstein LLP, we see our role well beyond the legal and insurance issues of your case. We act as trusted advisors while providing important resources to help you with your recovery.
1. WHY DO I NEED A PERSONAL INJURY LAWYER?
A personal injury lawyer will coordinate all aspects of your case and your recovery, ensure that your rights are protected, and will work towards obtaining the benefits and compensation to which you may be entitled.

2. WHY SHOULD I HIRE A LAWYER FROM NEINSTEIN LLP?
As trusted specialists with approximately 50 years of experience, we are able to quickly and properly understand your case. We have the resources and contacts to put together a carefully crafted team of rehabilitation workers, case managers, and physicians to specifically address your needs. Above all, we are reliable advisors dedicated to improving the lives of our clients.

3. HOW MUCH WILL THE LEGAL PROCESS COST?
We work on a contingency fee basis. This means that legal fees will not be charged unless, and until, your case is successfully resolved. If the case is not successfully resolved, then there are no legal fees. We offer the free initial consultation and the contingency fee model to ensure that victims are comfortable discussing their case with our firm and are able to access their legal rights without the fear of mounting legal bills in addition to the financial pressures associated with serious injuries. In essence, we contribute our resources to make sure you are not charged any fees until your case settles; we do this so that you can focus on getting well without worrying about how to pay for legal services.

4. WHAT CAN I BE COMPENSATED FOR?
Every case is unique, so it is essential to consult a lawyer to determine the exact compensation and benefits to which you may be entitled. The following is a brief list of some of the areas of compensation
you may be entitled to:

- Medical and rehabilitation expenses including expenses associated with your future care needs
- Loss of income or loss of competitive advantage
- Pain and suffering
- Claims by family members for the loss of care, guidance and companionship that may result from your injuries
- Home maintenance, renovation, housekeeping or other potential expenses incurred

5. **HOW LONG WILL IT TAKE FOR MY CASE TO RESOLVE?**

Before a case can be properly evaluated it is important to understand the full extent and the consequences of the injuries sustained. A typical case can often take between two to four years to resolve. Your lawyer will be able to give you a more accurate estimate regarding a projected legal timeline. We can assure you that we will be in your corner until your case resolves.

6. **WILL I HAVE TO GO TO COURT?**

Many cases are settled out of court through negotiation, including mediation, and do not usually require a full trial of the issues. An experienced personal injury lawyer can help facilitate timely settlements. In the event of a trial, however, the lawyers at Neinstein LLP will work tirelessly to ensure that you receive just compensation.

7. **IF I AM UNABLE TO WORK, HOW WILL I BE ABLE TO MANAGE MY FINANCIAL AFFAIRS?**

There are various sources of income replacement benefits that may be available to you. Your lawyer will investigate the various options with you that best suit your individual financial situation and can assist you in managing this process during your recovery period.

8. **THIS IS ALL SO OVERWHELMING; HOW AM I GOING TO DEAL WITH ALL OF THIS?**

Dealing with insurance companies, medical appointments, and lifestyle adjustments or interruptions is an unwelcome burden. By engaging with a personal injury lawyer, a significant part of that burden will be managed by our firm on your behalf, allowing you and your family to focus on your recovery.
9. HOW SHOULD I CHOOSE A LAWYER?
You should first search for lawyers with experience in handling personal injury matters. After narrowing your search, meet with the lawyer personally. You should always feel comfortable with your lawyer, and an in-person meeting is the best way to establish that connection from the beginning.

10. HOW SOON AFTER MY INJURY DO I NEED TO HIRE A LAWYER?
It is important to consult with a lawyer as soon as possible to ensure that you are advised of the statute of limitations, to ensure that potential witnesses are identified, and to secure experts to help advance your claim. Ideally, a lawyer should be involved from the beginning of the process, after the incident. Dealing with the insurance company can be overwhelming, especially in the early stages when the patient should be focusing on recovery. A lawyer can assume this burden on your behalf, as well as begin to coordinate care.

11. HOW SHOULD I PROCEED WITH MY INSURANCE COMPANY?
We recommend that you obtain legal advice and understand your rights before meeting with your insurance company. Once an insurance company has been notified that you are making a claim, they will need to investigate the accident. You should not be dealing with your insurance company on your own. Every communication you exchange with them is important and must be completed properly to ensure it does not have a negative impact on your claim. You should consult with your lawyer about the documents that you are being asked to sign, to ensure you are protected.

CONCLUSION
We understand this is a traumatic time for both victims and their families and we take the responsibility to help you exceptionally seriously. It is a responsibility we are honored to have and we vow to help you every step of the way until your case is settled and you can have closure. For over 5 decades, Neinstein LLP has been trusted and committed to helping families in difficult situations heal and move forward from traumatic personal injury experiences.

Our goal is to do everything necessary to protect you and your family with dignity and purpose.
GARY NEINSTEIN, Q.C.
LEXPERT® Ranked

Gary Neinstein is the founding partner at Neinstein LLP. He has been exclusively practicing civil litigation for 50 years as a pioneer in personal injury law in Canada. Peers describe him as candid, direct, honest, diligent, and one of Toronto’s top civil litigators. He has earned a reputation in the legal community as a tenacious trial lawyer as well as an advocate for victims. He is known best for his courtroom presence and vast record of successful trials throughout Ontario.

Gary’s portfolio includes a wide range of complex insurance and personal injury claims encompassing motor vehicle accidents, long term disability, medical malpractice, product liability, slip and fall, property loss, and insurance disputes. His primary focus remains representing individuals who have been injured and denied compensation.

Gary’s charitable efforts are recognized throughout various communities and special interest groups.

GREG NEINSTEIN, B.A., LL.B.
Certified Specialist in Civil Litigation
LEXPERT® Ranked

Greg Neinstein is the managing partner at Neinstein LLP. His practice focuses on serious and complex personal injury claims. Greg has extensive mediation and trial experience and has earned a reputation among his colleagues as a skillful negotiator. Greg works hard to ensure that the best advocates and specialists serve his clients in order to support their needs.

Greg is a proud supporter of Autism Speaks and has been the Chair of the annual BIST/OBIA Mix & Mingle event since 2010, receiving the Volunteer of the Year Award in 2015.
DUNCAN EMBURY, LL.B.
Certified Specialist in Civil Litigation
LEXPERT® Ranked
Best Lawyers

Duncan Embury is a partner and the head of the Medical Malpractice group at Neinstein LLP. He acts on behalf of plaintiffs in all areas of medical negligence including obstetrical negligence and surgical negligence. Duncan also represents plaintiffs in catastrophic personal injury claims involving institutional negligence, occupier’s liability, motor vehicle accidents, product liability and complex multi-jurisdictional cases.

Duncan also provides co-counsel assistance to other lawyers at both trial and appeal.

Duncan is presently on the board of directors for Ontario Trial Lawyers Association, and is a regular speaker and presenter in all areas of medical negligence for OTLA, the Law Society of Upper Canada and Osgoode Hall.

JEFFERY NEINSTEIN, B.A., LL.B
LEXPERT® Ranked

Jeffrey Neinstein is a partner at Neinstein LLP. His practice focuses on serious personal injury litigation including motor vehicle accidents, accident benefits disputes, catastrophic claims, disability insurance claims, slip and fall accidents, fire and property loss, and professional negligence disputes. Jeffrey has extensive trial experience, and is committed to advocating for serious accident victims and their families.

Jeffrey is actively involved in the vigorous and relentless canvassing of government agencies in an attempt to amend legislation to protect and fight for the rights of injured and disabled people in Ontario.
ROSE LETO, LL.B.
LEXPERT® Ranked

Rose Leto is a partner at Neinstein LLP. Rose practices in the area of personal injury and medical malpractice litigation, with a primary focus on motor vehicle accidents, medical malpractice, long term disability, and slip and fall cases. Rose also has vast experience in the interplay between the Workplace Safety and Insurance Board and Tort Claims; more specifically when the right to sue is taken away.

Rose has earned a reputation as a very thorough and diligent lawyer ensuring her client’s cases are managed and advanced with the utmost care and consideration. Rose also participates in many continuing legal education programs and medical education seminars to better serve her clients. She is a regular speaker with the Canadian Italian Advocates Society.

Rose was voted by her peers as a leading expert in her field in the 2013 and 2016 Canadian Lexpert Directory. She serves on the Humber River Hospital You + women’s event, a prestigious fundraising event that benefits Humber River Hospital’s research programs. Rose is active in the Italian-Canadian community and speaks fluent Italian.

STACY KOUMARELAS, B.A., LL.B.

Stacy Koumarelas is a partner at Neinstein LLP. She specializes in all areas of civil litigation, including medical malpractice, motor vehicle accident claims, long term disability claims, occupier’s liability and professional negligence claims. After articling at a prominent insurance Defence firm, Stacy has devoted her practice to serving victims of negligence and their families.

Stacy is active in the Hellenic (Greek) community and speaks fluent Greek.
DANIEL MICHAELSON, B.A., LL.B.

Daniel Michaelson is a partner at Neinstein LLP. Daniel practices broadly in all areas of personal injury and medical malpractice. Daniel has advocated for his clients at numerous hearings and trials, and has appeared before the Ontario Court of Appeal.

Daniel completed his Honours Bachelor of Arts and graduated cum laude winning the Merit Award as the top graduating student in his history and archaeology program at York University. Daniel went on to complete a Bachelor of Laws at the University of Western Ontario Law School in 2007.

Daniel is actively involved in the Jewish-Canadian community and speaks Hebrew.

SONIA LEITH, B.A., LL.B.

Sonia Leith is a partner at Neinstein LLP. Sonia practices personal injury litigation, with a primary focus on motor vehicle accidents, accident benefit claims, long term disability disputes, and occupier’s liability cases. Sonia has advocated on behalf of her clients at numerous motions, hearings, and arbitrations.

Sonia completed her B. A. (Hons) at the University of Western Ontario, graduating as the Gold Medalist in 2005 and from law school at the University of Western Ontario in 2008. Sonia competed in the Arnup Cup and the Corporate/Securities Law Moot, and received the London Life Insurance Company award in 2007, for academic achievement in insurance law.

Sonia has appeared as a commentator for several journalistic articles and news segments. She is also frequently asked to speak at conferences including the OTLA Webinar series and has lectured at Western Law School.
DANIELA PACHECO, B.SC, J.D

Daniela Pacheco is an associate at Neinstein LLP and has experience in all areas of plaintiff-side medical malpractice litigation. She has appeared as counsel in several complex multi-party medical malpractice trials and appeals.

Daniela completed an Honours Bachelor of Science with High Distinction at the University of Toronto, and went on to complete a Juris Doctor at Osgoode Hall Law School in 2009. In law school, Daniela represented Osgoode Hall Law School as Prosecutor at the International Criminal Court Moot at The Hague, Netherlands.

Daniela is a member of the Medical–Legal Society of Toronto and the Advocates’ Society. She has written for and spoken at Ontario Trial Lawyers Association conferences and webinars on issues ranging from tavern liability, complex examinations for discovery, and trial preparation. Daniela is also a regular contributor to the OTLA Medical Malpractice Newsletter and is Chair of the Women’s Caucus.

MICHAEL WOLKOWICZ, B.A., J.D

Michael Wolkowicz is an associate at Neinstein LLP and has experience in all aspects of personal injury litigation, accident benefits claims, insurance disputes, commercial disputes, property loss, and occupier’s liability cases.

Michael completed his Bachelor of Arts Degree with Honours in Political Science at the University of Western Ontario. He then went on to attend Osgoode Hall Law School and graduated with a Juris Doctorate in 2011.

Michael volunteers his time to the St. Michael’s Hospital Head Injury Program by contributing to the Out of the Rough Committee, which raises funds for brain injury survivors.
MICHELLE KUDLATS, B.A., J.D

Michelle Kudlats is an associate at Neinstein LLP and focuses on personal injury, occupier’s liability and insurance disputes. She has appeared on several motions, hearings, and arbitrations to protect her clients’ rights.

Michelle obtained her Honors Bachelor of Arts at the University of Western Ontario in Political Science in 2007 and completed her law degree at the University of Western Ontario in 2009. Michelle participated in moot competitions such as the Hicks Morely Labour Law and Employment Moot and the European Law Moot Court Competition, an international advocacy competition.

Michelle is a member of the Ontario Bar Association and the Canadian Bar Association. She is often asked to speak publicly on issues surrounding personal injury for various media publications at both industry and medical conferences.

ERIK JOFFE, B.A., J.D

Erik Joffe is an associate at Neinstein LLP, practicing in all areas of personal injury litigation.

Erik completed his Bachelor of Arts at McGill University, where he obtained a double major in Political Science and Sociology and graduated with Distinction. He then went on to graduate with a J.D. from Queen’s University Law School.

Erik is a proud contributor to the acquired brain injury community by serving as an executive on the Board of Directors at the Brain Injury Society of Toronto, and on the committee of Mix & Mingle, a successful fundraising event benefiting both the Brain Injury Society of Toronto and the Ontario Brain Injury Society.
SONIA NIJJAR, B.A., J.D.

Sonia Nijjar is an associate at Neinstein LLP and a member of the Medical Malpractice group.

Sonia obtained a Political Science and Creative Writing degree at the University of Alberta, graduating with distinction. Sonia completed her Juris Doctor at Osgoode Hall Law School, where she was a Senior Editor of the Osgoode Hall Law Journal and research assistant for several social justice projects. She participated in the Parkdale Poverty Law Intensive program, where she advocated for the rights of precariously housed tenants before the Landlord and Tenant Board.

Sonia is a regular contributor to the OTLA Medical Malpractice Newsletter. She has been invited to speak at several conferences including the OTLA Fall conference, and is actively working towards policy and law reform initiatives within the context of medical malpractice litigation and patient safety. Sonia also serves on the Board of a large community health services organization.

Sonia speaks fluent Punjabi and conversational Hindi.

NICHOLAS SAMPSON, B.S., J.D.

Nicholas Sampson is an associate at Neinstein LLP. Nick holds a dual J.D. from the University of Ottawa and Michigan State University College of Law. While at the University of Ottawa, Nick represented the faculty of law at the World Trade Organization Competitive Moot in San Jose, Costa Rica. While at Michigan State, Nick was a member of the Law College’s Investor Advocacy Clinic and represented clients, pro bono, in FINRA arbitration proceedings.

Nick has appeared as junior counsel in medical malpractice trials and appeals in the Superior Court of Justice and Court of Appeal for Ontario. He is also an active member of the Ontario Bar Association and Advocate’s Society.

2016 Call to the Bar
Member of OTLA
LIANNA WOOLARD, Student-at-Law

Lianna joined Neinstein LLP as a summer student in 2018 and has returned to complete her Articles.

Lianna is a recent graduate from the University of Windsor Faculty of Law. Prior to law school, she obtained a Bachelor of Science in Nursing at Ryerson University. Lianna went on to complete her Masters of Public Policy and Administration from Ryerson University.

Lianna has had hands-on experience working within the healthcare system. Having worked as a Registered Nurse in a busy Toronto Emergency Department, she has an unique and valuable understanding of the medical complexities involved in personal injury and medical malpractice cases.

While at Windsor, Lianna focused her electives on civil litigation courses such as Insurance Law, Health Law and Mental Health Law. She has served as a peer mentor for incoming law students and has been an active member of Pro Bono Students Canada and the Medical Malpractice and Professional Liability Association.

BRANDYN DI DOMENICO, Hons. B.A., J.D.

Brandyn Di Domenico is an associate at Neinstein LLP. He completed his Bachelor of Arts at Western University, where he obtained an honors specialization in Criminology while graduating with Distinction. He then went on to graduate with a J.D. from Queen’s University Law School, where he received recognition on the Dean’s Honor List. While at Queen’s University Brandyn was an active member of the Queen’s Law Varsity Hockey Team, Pro Bono Radio and Queen’s Law Outreach.

While in law school, Brandyn developed advocacy skills through the Queen’s Law Legal Aid Clinic. In his role as a Student Caseworker, Brandyn advocated on behalf of clients at ODSP hearings, CICB hearings, and in front of the Landlord and Tenant Board.

During his spare time, Brandyn enjoys playing hockey and watching the Toronto Blue Jays. Brandyn is also an avid hiker. Prior to beginning law school, Brandyn completed the Camino de Santiago, traversing 769 km throughout northern Spain in 29 days.
Neinstein takes a lot of pride in building an experienced and compassionate legal team, ensuring our clients have the necessary support with all aspects of their litigation. Our outstanding team includes paralegals, accident benefit specialists, law clerks and articling students who are critical to the success of the lawyers and their clients.
**YASMIN KLEMENT, B.A.**

Yasmin Klement is a Senior Accident Benefits Clerk and a Licensed Paralegal at Neinstein LLP. She has extensive experience working with catastrophically injured victims.

Yasmin was trained and employed with State Farm Insurance from 1997-2002 as an insurance adjuster and brings an insider’s view of the workings of a major insurance company.

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**SEBASTIAN GALLAGHER, FCIP**

Sebastian Gallagher is a Senior Accident Benefits Specialist and a Licensed Paralegal at Neinstein LLP. Before joining Neinstein LLP, Sebastian worked exclusively for ING Insurance in the accident benefits dispute resolution field for 5 years and has over 14 years of experience working for some of the largest property and casualty insurers in the nation. He has an extensive history in mediation, arbitration, and litigation claims on behalf of insurers.

Sebastian is a passionate advocate and skilled negotiator for his clients, and uses his unparalleled knowledge of insurance legislation to advocate for injured victims.

Sebastian is a Fellow Chartered Insurance Professional, the industry’s pre-eminent qualification, with a major in claims. Sebastian has also obtained a certificate in Alternative Dispute Resolution from the University of Toronto.
“Jeff Neinstein’s compassion of my current and future needs were second to none. My family and I are eternally grateful for his help.”

S.T.

“I felt more than just a client. I felt like Duncan Embury cared about me and my welfare. The way he talks about his clients is very endearing. He is a very compassionate man and he remembers all details about his clients which is very reassuring.”

R.C.
“Rose Leto is an amazing lawyer and advocate. She made me feel comfortable, explained everything to me in detail and treated me like family.”

S.D.

“Stacy Koumarelas helped our family 3 times. Watching her fight for us was inspiring, it was like she was a member of our family. She understood what we were going through and made sure our interests were covered every step of the way.”

L.G.
Even the hardest puzzles have a solution.