

Class action lawsuit by local attorney against Geico settled

Attorney Anthony M. Sellitto Jr., a Spring Lake Heights resident with offices in Wall and



ANTHONY SELBITTO Members of the class will receive approxi-

mately \$5.9 million for medical treatment, for injuries sustained in motor vehicle accidents.

The settlement, in the case of Elizabeth Weber v. Geico Insurance Company, was approved last week by United States District Court Judge Jerome Simandle. The case was venued in the U.S. Federal District Court in Camden.

Under New Jersey automobile insurance law, a person who purchases automobile insurance is automatically given \$250,000 in medical expense benefits.

A person can choose a smaller amount of medical coverage, but that selection must be made affirmatively, in writing, and the document on which the selection is made must contain a warning in large, bold print informing the purchaser that he is getting less coverage than what used to be mandatory.

Geico's Web site was illegally giving policy holders only \$15,000 in medical coverage.

Mr. Sellitto represented Ms. Weber, who was seriously injured in a motor vehicle accident. Shortly after the accident, Ms. Weber was advised that her auto policy only gave her \$15,000 in medical expense benefits.

After other attorneys informed him that their clients also only had \$15,000 in medical benefits from Geico after accidents, Mr. Sellitto became suspicious, went to Geico's Web site, and filled out an online application for auto insurance, to see what happened.

The online application automatically defaulted the applicant to \$15,000 in medical benefits, without the written warning, and without it being done affirmatively and in writing.

Mr. Sellitto concluded that the Web site violated New Jersey automobile insurance and consumer protection laws.

He then enlisted the assistance of a class action law firm and a consumer fraud specialist, and the suit was filed.

The settlement allows those whose medical expenses exceeded \$15,000 to re-open their claims. They are now being given \$250,000 in medical expense coverage.

It is estimated that recoveries for the approximately 150 class members and class representatives will average \$39,000 each.

Mr. Sellitto said many of those people had no other medical insurance, and were cut off from medical treatment when their treatment bills exceeded the \$15,000 in coverage their Geico policies provided.