

# THE SLG ADVISOR

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## *The Blessing of October*

### Celebrating My Wife and Mom

I wouldn't be the man that I am today without my mom (quite literally) and my amazing wife who has been by my side through it all. This month, we celebrate them both. My wife was born on Oct. 25, and my mom on Oct. 29.

For years, we celebrated their birthdays together — those were some of my best and happiest memories. When my mom passed away in 2013, my wife was just as heartbroken as I was. They shared a beautiful bond, adored each other, and in so many ways, were alike.

Both my mom and my wife have been monumental women in my life. I absolutely adore my wife — she's the closest thing to perfect I've ever known. I always joke with her and say that if anything happened to us, like a car accident, I'd be clinging to her leg because I know she'd have a direct trip to heaven, while I'd have a few things to explain along the way. People naturally gravitate toward my wife and the same was true with my mom. Everyone loves them.

My dad knew what he was doing marrying my mom and I feel the same way about my wife. I couldn't have chosen a better mom for my children and partner to stand by my side through it all. They are both independent, loving women who have shaped my life in incredible ways.

While my mom had a bit more of an edge, like me, I've seen both her and my wife show incredible strength in tough times, holding our families together no matter what. For both of them, family is everything — it's their top priority and the most important part of their lives. They truly are the nucleus of the family, the glue that keeps traditions alive, even when the kids may not always be on board. My wife is firm in keeping those traditions going, and the kids know it! We affectionately call her



“Mama Bear” because, just like my mom, if anyone ever messed with our family, they'd step in and shut it down. But what's amazing is that they do it all out of an abundance of love.

My children are now grown, but on those special occasions — like holidays — when they're all sleeping under the same roof, and we're together, my wife can't stop smiling. That's what brings her the most joy, and my mom was the same. These two incredible women have shaped my life in huge ways. I'm truly in awe of both of them, and I can't imagine who I'd be without them, but I know I wouldn't be the happy man I am today. My mom loved me unconditionally through every high and low, and my wife has loved me hard from the moment we met. I fall more in love with her every day. This month is all about them, and I couldn't be more grateful for their love.

*- Len Spada*

# RENTING A CAR?

## Here's How to Decide if You Need Extra Insurance

When you're preparing to rent a car in Massachusetts (or anywhere), you may wonder if you need car insurance. It depends on several factors, including the type of coverage you already have, the rental company's policies, and your personal preferences.

If you already carry car insurance on your personal vehicle, you may not need to purchase additional coverage. Many personal auto insurance policies cover rental vehicles, so if your policy includes collision, liability, and comprehensive coverage, it likely covers a rental car, too. However, checking with your insurance provider to confirm that your policy extends to rental cars is always important.

Next, did you know that if you pay for the rental with your credit card, you may already have some coverage through your card? Many credit card companies offer rental car insurance as a perk for cardholders, typically providing secondary coverage, which kicks in after your primary insurance. This coverage often includes damage to the rental vehicle, but it may not include liability insurance for injuries or damage to others, so it's important to review the terms of your credit card agreement.

### WHEN TO CONSIDER RENTAL CAR INSURANCE

If you don't have a personal auto insurance policy or your credit card doesn't offer adequate coverage, you may want to consider purchasing insurance directly from

the rental car company. Rental agencies usually offer different types of coverage:

**Loss Damage Waiver (LDW):** While this is not technically insurance, it's a waiver that doesn't hold you responsible for any damage to the rental car.

**Collision Damage Waiver (CDW):** A CDW relieves you of financial responsibility for damage to the rental car caused by accidents, fire, severe weather, vandalism, and other risks outlined in your rental agreement.

**Personal Accident Protection:** This coverage assists you and your passengers in paying for medical expenses after an accident.

**Supplemental Liability Protection:** If you don't carry liability insurance, this coverage pays for bodily injury or property damage you may cause to others while driving the rental car.

**Personal Effects Coverage:** This optional coverage reimburses you for damage or theft to personal belongings inside the rental car.

While you're not legally required to purchase additional coverage for a rental, it can protect you from expensive out-of-pocket costs from an accident. Ultimately, whether you need rental car insurance depends on the coverage you already have and your comfort level while driving.

# REVIEW OF THE MONTH



*"Spada is always my go-to when it comes to personal injury. The staff is very informative and ensures understanding every step of the way. They will always try to get the highest settlement for you, which is, of course, greatly appreciated. I trust them to have my back."*

*- Angela Ventura*



# WHAT TO DO IF YOU'RE INJURED AT AN AIRBNB

## Navigating Insurance and Liability

If you get injured at an Airbnb, the steps to take afterward can be complicated and confusing. Whether you slip and fall, suffer an injury due to a structural issue, or experience harm caused by unsafe conditions, knowing your rights and the steps to take is key!

First, it's important to seek medical attention. Your health and safety are the top priority, and getting proper documentation from a doctor will be key if you decide to pursue legal action or file a claim.

Next, we recommend you document the scene of the accident. Take photos of the scene where you were injured, and note any unsafe conditions that may have contributed to your injury. It's also a good idea to document contact information from witnesses who saw the incident.

Airbnb provides a host liability insurance program, which offers coverage for property owners and guests who may get injured. This insurance covers up to \$1 million for personal injuries and third-party property damage. However, this coverage can be tricky, as it may not cover every type of injury or incident. Reviewing Airbnb's policy and determining if your situation qualifies for coverage under their terms is important.

Sometimes, the property owner may have liability insurance, which could cover your injuries. Additionally, depending on the circumstances, the property owner may be directly responsible if they fail to maintain a safe environment.

Regardless of where the injury occurs — whether in Massachusetts or elsewhere — we can help! Our legal team at Spada Law is experienced in handling cases involving injuries at Airbnb properties and can help you navigate the complexities of Airbnb's insurance and local laws. Recently, we assisted a Massachusetts resident who was injured at an Airbnb in Ohio.

If you've been injured at an Airbnb, don't hesitate to reach out. We are ready to help you today!



## DELICIOUS PIZZA MARGHERITA

*Inspired By Cooking.nytimes.com*

*It's National Pizza Month! This pizza recipe offers the perfect balance with a crispy crust, savory toppings, and melty cheese!*

### INGREDIENTS

- 1 1/2-inch round of pizza dough, stretched
- 3 tbsp tomato sauce
- Extra-virgin olive oil
- 2 3/4 oz fresh mozzarella
- 4 to 5 basil leaves, roughly torn

### DIRECTIONS

1. Place a pizza stone or tiles on the middle rack of your oven, turn the heat to its highest setting, and let it heat for at least an hour.
2. Put the sauce in the center of the stretched dough and use the back of a spoon to spread evenly across the surface, stopping approximately 1/2 inch from the edges.
3. Drizzle a little olive oil over the pie. Break the cheese into large pieces and gently place them on the sauce. Scatter basil leaves over the top.
4. Using a pizza peel, pick up the pie and slide it onto the heated stone or tiles in the oven. Bake until the crust is golden brown and the cheese is bubbling, approximately 4-8 minutes.

**Tip:** In a food processor, whiz together whole, drained canned tomatoes, a splash of olive oil, and a sprinkle of salt. Keep leftover sauce refrigerated.



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# The Rivalries That Redefined Amusement Parks

In the early 20th century, Coney Island was the beating heart of America's burgeoning amusement park industry. Three rival parks — Steeplechase Park, Luna Park, and Dreamland — engaged in cutthroat competition that dramatically reshaped this iconic destination.

## A TAWDRY REPUTATION

Coney Island was once known as "Sodom by the Sea," a tawdry, vice-filled destination. But in 1897, Steeplechase Park opened, and its founder, George Tilyou, sought to bring clean fun to the masses. Tilyou's success soon drew the attention of his rivals. In 1902, he lured away the founders of the popular "A Trip to the Moon" attraction from the upcoming Luna Park. These underhanded tactics were common — the parks constantly copied each other's rides and acts.

## RAPID INNOVATION

This competitive spirit drove rapid innovation. Over just a few years, the parks introduced groundbreaking new attractions like the Rotating Barrel, Thunderbolt roller coaster, and the world's largest Ferris wheel. They transformed the public's perception

of amusement parks, elevating them from sideshows to technologically advanced experiences.

## THE MODERN AMUSEMENT PARK

The era of Coney Island's dueling theme parks was short-lived. Still, the competition drove the evolution of amusement parks, laying the foundation for the iconic destination Coney Island has become.

