Silver & Silver Shares Guidance on Rights for Injury and SSD Claims

PHILADELPHIA, PA, UNITED STATES, September 24, 2026 / EINPresswire.com/ -- Silver & Silver, a law firm serving the Main Line and greater Philadelphia, has released new guidance on the rights people have after a serious accident and after a disabling condition ends their ability to work. One half covers evidence, insurer communications, and filing deadlines for injured Pennsylvanians. The other addresses documentation and the appeal path for Social Security Disability applicants in Pennsylvania and New Jersey.

> People assume crash facts speak for themselves, but they don't. Write down what you remember and keep every bill, estimate, and letter from the insurance company."
>
> *Cindy J. Silver, managing attorney at Silver & Silver*

On the injury side, the guidance begins with documentation. Photographs of the scene, the police report, medical records, and correspondence about the incident all get harder to collect as weeks pass. When a commercial truck is involved, onboard data, driver logs, and maintenance records can be lost quickly, so the truck accident lawyers at Silver & Silver request them early. For most personal injury claims in Pennsylvania, the filing window generally runs two years from the date of injury, though Silver & Silver's personal injury lawyers note that the practical deadline for preserving proof arrives well before the legal one.

Pennsylvania's rules on fault and insurance also shape what an injured person can recover. Under the state's modified comparative negligence standard, an award is reduced by the claimant's share of fault and barred entirely once that share passes 50 percent.

Pennsylvania is also a no-fault auto insurance state. A driver's choice between limited tort and full tort coverage affects when they can step outside their own policy to pursue the at-fault driver. Silver & Silver's car accident lawyers can explain how fault is assessed and how an insurer's attempt to assign blame may affect what a claimant recovers.

The disability half describes a slower kind of pressure. Two requirements govern Social Security

Disability Insurance, or SSDI: enough years of work with Social Security taxes paid, and a condition that prevents substantial gainful activity, meaning work paying above a set earnings level. The condition must be expected to last at least 12 months or result in death.

Pennsylvania Disability Determination Services reviews initial claims in the state. Most applicants receive a denial at that stage, and the reason is often an incomplete record or a technical requirement, not how severe the condition is.

"A first denial frequently doesn't reflect the full picture of what somebody can and cannot do across a workday," said Joe Silver, partner at Silver & Silver. "Many valid claims are approved only on appeal, and what changes is the detail in the record. Not just a diagnosis, but how long someone can stand, how much they can lift, and how many days of work they would miss. Those specifics are what the record has to show."

Applicants have 60 days to appeal an unfavorable decision. The path runs from reconsideration to a hearing before an administrative law judge, then to Appeals Council review and federal court. Silver & Silver's Social Security Disability lawyers help applicants in Pennsylvania and New Jersey develop the record at each stage.

Silver & Silver has served the Main Line and greater Philadelphia from its office for 45 years. The firm handles personal injury matters for people hurt in Pennsylvania. Social Security Disability is federal, so the firm also represents claimants in Pennsylvania and New Jersey.

Joe Silver serves as the Third Circuit Representative to the National Organization of Social Security Claimants' Representatives Board, a role that reflects his focus on the people who file these claims.

In both situations, the hardest part is not knowing what comes next, and that uncertainty eases once someone knows the next step. Pennsylvania residents with questions after a crash or a fall can bring them to the firm's team. So can Pennsylvania and New Jersey residents weighing a SSDI application or holding a denial letter. Both conversations can start by contacting Silver & Silver today.

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