



# The Legal Edge

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## Is your Car Insurance ready for Snowbird Season?

By Craig Goldenfarb

It's easy to tell when fall has arrived in Florida. The humidity is low, the nights are cool, and the auto transport trucks are arriving in droves. Yes, it's snowbird season. It's that time of year when thousands of out-of-towners take to our stores, our restaurants, and most importantly...our roads. Are you ready?

Last year brought 235,778 accidents to Florida roadways. That's an average of 646 crashes each day! According to Florida Highway Patrol Crash statistics, the deadliest driving months in Florida last year were October, November, December, January, March and May. And while northern drivers were slipping and sliding on dangerous ice during those months, a vast majority of the accidents down here happened in dry, daytime weather conditions.

You can't put a protective force field around your car, but you can take steps to make sure you are protected in other ways. Is your car insurance up to date? Do you have enough coverage? Many insurance companies and agents tell you that you have "full coverage." Did you know there is no such thing as "full coverage?"

In Florida, car owners are only required to buy **Personal Injury Protection**, or "PIP" and **Property Damage** or "PD." PIP covers \$10,000 of your or your household relative's medical bills and lost wages if you are in a car accident, even if the accident is your fault. Property Damage covers the damage to the other person's

vehicle, only if an accident is determined to be your fault (i.e. you get a ticket for causing the accident). These are the only two types of auto insurance coverage required in Florida.

However, I strongly recommend two more types of auto insurance coverage to protect you and your family. First, consider adding **Bodily Injury**, or BI coverage. BI protects you when the accident is your fault, to compensate the people you may have injured in the accident. This prevents the injured person from trying to get at any of your personal assets. A common BI coverage amount is \$100,000.

Second, you should buy **Uninsured/Underinsured Motorist**, or UM coverage. This compensates you for your pain and suffering or your household relative's pain and suffering, if you are in a car accident that is not your fault. UM applies if the at-fault driver has either no BI coverage or too little BI coverage, to fully cover your injuries. Again, a typical amount is \$100,000 in UM coverage.

If you've lived in Florida most of your life, as I have, you know enjoying our fantastic weather means dealing with more accidents on crowded roads. But I'd rather check my accident coverage than check my snow tires ANY day!

If you need additional information on the types of Auto Insurance coverage you can buy, go to [800GOLDLAW.COM](http://800GOLDLAW.COM) and click on the "Auto Insurance Advice" tab for more information.



## Craig Takes Questions

### Q HOW LONG WILL MY CASE TAKE?

**A** Generally, most cases take an average of one year if your lawyer does not have to bring a lawsuit in court. If a lawsuit is filed, cases can take 2-3 years or longer. That's because it takes a while for you to get better even if you've seen the doctor regularly. We don't want to settle your case or take it to trial if your medical condition is not stabilized or clearly understood yet. You may have to be treated by chiropractors, medical doctors, orthopedists, neurologists, or physical therapists. The amount of time a case takes to settle or go to trial also depends on how reasonable the insurance company is. The bottom line is: Please be patient. Expect anywhere from one to three years and you'll probably not be surprised.



## We want to be your Trusted Legal Resource for all areas of law.

At the Law Offices of Craig Goldenfarb, we know lawyers throughout Palm Beach County and all around Florida for most types of cases. Whether you need a divorce attorney, a real estate attorney, or any type of attorney, call us and we can help you find an attorney in the appropriate area of law.

# Practice Area Focus: Slips, falls and trips

By Craig Goldenfarb

One of the types of cases I commonly handle is when someone slips and falls or trips and falls. I have found that most people are hesitant to get a lawyer in this situation because they are embarrassed and think it's their fault. They also think it's unlikely that serious injuries can happen simply from falling. Nothing could be further from the truth.

For example, if a person slips on water while shopping at a grocery store, or trips on an obstruction in the

aisle that should not be there, the store might be legally responsible for not keeping its floor clean or clear.

In these types of cases, the person clearly has a responsibility to watch where they are going. However, there are a number of reasons why a normal person would not see something on the floor. Was it a clear liquid that was the same color as the floor? Was their view obstructed by things they were carrying or by their shopping cart? Were there any signs warning of the liquid? Should the store have better procedures

for maintaining or inspecting their aisles? These are questions that must be explored in determining who is responsible for the fall. It is not always "black and white" who is at fault.

Our clients have lots of questions about these types of cases, especially when they do not have the money or health insurance to pay for medical treatment. We can help answer our clients' questions and can help find appropriate medical treatment. Please feel free to give us a call whenever a fall occurs, to see if you have a case.

## What We Do at Our Firm

At the Law Offices of Craig Goldenfarb, we specialize in representing those injured due to the negligence of a person or company. We handle cases throughout Florida in the following practice areas:

- Car, truck, pedestrian, motorcycle and bicycle accidents
- Slips/Falls and other premises liability accidents
- Medical malpractice
- Legal malpractice
- Nursing home neglect/abuse, including bed sores
- Dog bites
- Heart attacks in public places
- Wrongful Death
- Product Defects & Liability
- Boating accidents
- Fraud in Overbilling the Government (Whistleblower cases)
- Health Insurance treatment denials
- Drowning or near-drowning accidents

### ★ Meet our Employee of the Month ★



**Amy Boykin**, Legal Assistant. Amy has been with the firm for 3 years and loves what she does. Her favorite part of her job is watching each case progress through the various and interesting stages. When Amy is not working feverishly for her clients, she and her husband keep busy raising a teenage daughter and two cats named Toby and Conner (the cat who thinks he's a dog). If she could do any other job, Amy would be a Medical Examiner because she likes the challenge of investigation. Speaking of challenges, Amy has some advice for the clients she works for: "Trust your firm and let us worry about your case. You just focus on getting better." Well said, Amy!



Do you need an appointment to talk to your managing attorney or Mr. Goldenfarb?

We want to give you as much access to the attorneys in our office, including Mr. Goldenfarb, as you want (no, he's not on the golf course - he doesn't play!). If you would like an appointment with either the attorney handling your file or Mr. Goldenfarb, either on the phone or in person, please call your Case Manager, who will schedule it for you.

# Our Commitment to Community

By Craig Goldenfarb

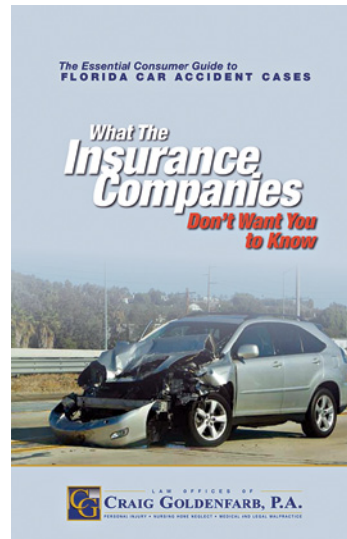
*“The Best way to find yourself is to lose yourself in the service of others.”*  
- Mahatma Gandhi

Over the years, I have strived to be of service to my community in any way possible. Sadly, a need recently arose in the Town of Royal Palm Beach when several children drowned. Knowing that most drowning deaths are preventable, I called the Palm Beach County Drowning Coalition and asked how I could help. The Coalition’s “free swim lessons for kids” was the perfect opportunity. That’s why I made a significant donation to help pay for some of those free lessons. In my experience, drowning cases are some of the saddest I handle. I encourage you to pitch in and save a life in your community. To donate or simply learn more about swimming safety, contact Anna Stewart, Manager of the Drowning Prevention Coalition of Palm Beach County at 561-616-7068 or email her at [astewart@pbcgov.org](mailto:astewart@pbcgov.org).

## Craig's Recommended Free Resources



Want a free, useful gift? Either go to our website [www.800goldlaw.com](http://www.800goldlaw.com), or simply send an email to [freeinsuranceholder@800goldlaw.com](mailto:freeinsuranceholder@800goldlaw.com) to get our FREE insurance and registration holder for your glove compartment. Put your car registration and your insurance card in it, so you can find them easily when you need them. It also has step-by-step instructions on the back for what to do if you have a car accident.



Legally, we can't say we give the best advice of any personal injury firm in Florida, so you be the judge! Get a FREE copy of Craig Goldenfarb's new book **“What the Insurance Companies Don't Want You to Know.”** To order yours, go to our website [www.800goldlaw.com](http://www.800goldlaw.com), or send an email request to [freecarbook@800goldlaw.com](mailto:freecarbook@800goldlaw.com) and we'll send it right out.



## Thanks for Your Referrals!

The Law Offices of Craig Goldenfarb succeeds, in part, because of your trust in our firm. You, our referral sources, are the backbone of our growth. We would like to thank you for the hundreds of referrals we receive each year. We would especially like to thank the following clients and friends who referred us a case recently (we leave lawyers and doctors off this list due to some privacy issues):

**Terri Dunmore, Camisha Fair, David Rose, Rakheem Atkins, Jessica Connelly, Mark Holmes, April Sito, Jeff Price, Chris Williams, Anna Riaboukha, Yokima Jackson, and Richard Carey.**

These referrals included cases of personal injury, medical malpractice and other incidents where someone was injured. *We thank each and every one of you for these referrals. It's against Florida law for us to pay non-lawyers for referrals, but they can't stop us from honoring you in print!*





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*It's been a long, hot summer but truly an enjoyable one. Along with the help of my amazing wife, Colleen, I've finally completed my first firm newsletter. It's been a labor of love, and I hope you find it informative and interesting.*

## INSIDE THIS ISSUE...

- Are you and your car insurance ready for the Snowbirds?
- Craig's FREE book...What the Insurance Companies Don't Want You to Know.
- Craig's Commitment to our Community.

## Craig's Referral Attorney Partnership Program – Our pledge to referral attorneys:

At the Law Offices of Craig Goldenfarb, we gladly pay a 25% referral fee to lawyers in accordance with Florida Bar rules.

Our law firm is built on your trust in us. Therefore, we pledge to keep you informed of the status of your referrals. You sign our client's contract. You receive copies of important documents. You are always kept informed of the progress of the case. You'll even get emails, if you want, informing you of the status of the negotiation of the case(s) you have referred. You will even sign the client's settlement/closing statement, so you'll clearly see how much the case settled for.

**Are you receiving this much information from the Personal Injury lawyer you currently send cases to? You should be.**

If you are an attorney and would like to begin a referral relationship, please contact my executive assistant, Debbie Steigerwald, at (561)697-4440 or [dsteigerwald@800goldlaw.com](mailto:dsteigerwald@800goldlaw.com) so **I can treat you to lunch.**

## Contact Corner

Do we have your correct address, phone number and email? If you have recently moved or changed your contact information, please email your updated information to **[correctinfo@800goldlaw.com](mailto:correctinfo@800goldlaw.com)**.

We like to notify everyone of news and events as quickly as possible, so please make sure we have a current email address from you.

**\*\*We promise not to send pictures of our kids, or hamsters playing the piano! \*\***

Do you want to be added to or removed from the mailing list for this newsletter? Email us at **[newsletter@800goldlaw.com](mailto:newsletter@800goldlaw.com)**, and let us know.