

Jeffrey Meldon

MELDON

LAW TALK

NEWSLETTER BY THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

December 2008 Volume I, Issue II

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Highlights of This Issue:

- Insurance coverage-Are you protected? **Part 2**
- Ride Safe... Don't Die Free!
- What does PIP and "No -Fault" Mean
- **Man Home on Couch Sued for Car Crash!**
- Help with Medical Malpractice cases

Highlights of Next Issue:

- **Part 3**, Insurance Protection tips
- Slip and Fall Liability question answered.
- **Comparative Negligence** explained
- The next Interesting Case of the Month
- **Yamaha's Rhino; it IS VERY surprising indeed!**
- Our annual Office Holiday Party shared
- Tom & Jeffrey's new book revealed...

Welcome to Our December Newsletter!

Welcome to our December newsletter published by The Law Office of Jeffrey Meldon & Associates. Regardless of how things are going in the world during this holiday season, it is the time for family and friends, and to remember the important things in life and all the blessings that we can be thankful for. As 2008 draws to an end it is the time to plan ahead and think about our goals for the



new year. **In this spirit, we would like to recommend that you take the time to pull out your auto insurance policy and review your coverage. It could be the best gift that you give to yourself and family, and one of the most important things you can do to start the new year protected.** We would also like to thank each and every one of you for your support and trust throughout the years! **May your holidays be filled with warmth!** If you have comments or questions...Please feel free to give us a call!

Office News: Sue is looking forward to retirement. She be will missed!

After being with us for only three years as a legal assistant, Sue Moro is retiring at the end of this year. She and her husband, Joe, have been looking forward to retirement for a very long time. They love to ride motorcycles, go boating and travel. They are planning on trips to the Keys twice a year, going snow skiing in Tahoe and making sure they are always back in September to go to the Gator games.

"Sue's legal skills, her eagerness to contribute and chip in, and her great attitude will all be surely missed. She has been an asset to the Office and a welcomed addition to the staff. I have no doubt that Sue and Joe will enjoy the next phase of their lives. We will all miss her" *Jeffrey Meldon*

"Sue and I have grown very close over the past 3 years and I am going to miss her dearly. Her even temperament and ability to express herself in a blunt but kindly manner is a rare gift indeed. In fact, the staff has nicknamed her "Mama Sue" because of the good advice she has given to all of us. Her best attribute, however, is that she always laughs at my jokes." **Abbie Knight**



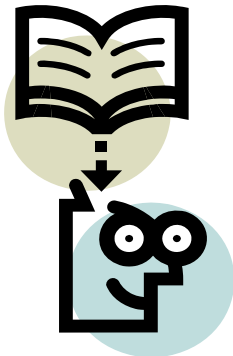
*Back row: Nicole Talcik, TG Clark, Abbie Knight, Carolyn Watson, Lisa Wiggins
Front row: Barbara Caswell, Kristin Buie, Sue Moro*

"Mama Sue takes care of all of us. She knows when we are stressed or down or not feeling well and always makes it a point to let us know that she cares. We will all miss you Sue, and hope you keep in touch!" *Nicole Talcik*

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BEWARE! Chances are, neither the State of FL nor the other driver will protect you in the event of an accident. Only you can plan ahead and protect yourself and family.

“Over 50% of people on the road only have the minimal required insurance and many have none at all and are driving illegally!”

Commonly Seen Situation: Inadequate Insurance Coverage (part 2)

Beware, even if you are completely innocent in an accident, you can get stuck with thousands or even hundreds of thousands worth of medical bills, loss of income, and a permanent injury that can devastate your life!

Here are the first two of Jeffrey’s recommendations on what minimal insurance coverage you need to protect yourself: (continued next month in part 3)

#1 Uninsured/Underinsured Motorist Coverage (UM) in the amount of \$100,000/\$300,000. This will protect you if the at-fault party has little or no liability insurance and your case is worth more than the amount of insurance the other person has. For example: If you have \$100,000 of medical bills and lost wages, and the person that caused the accident has no insurance other than the minimum required insurance (\$10,000 to pay for the other person’s car damage and \$10,000 PIP to cover their own medical bills and lost wages), or even none at all (**which is 50% of drivers on the road in Florida!**) then you may have to come up with \$90,000 out of your own pocket to cover your medical bills and lost wages, unless you have PIP plus \$90,000 of UM insurance coverage.

#2 Stacked UM. If you have two or more vehicles on the same insurance policy you are eligible to get additional UM or “stacked coverage” at a very low cost if you have Bodily Injury Liability Coverage on the policy.

Meldon’s Suggestions: Purchase Uninsured Motorist Coverage! today!

This is a topic that I feel extremely passionate about based on my 37 years of doing all I can to fight for justice for the injured. **Here are some additional Tips:**

- ▶ UM insurance may sound expensive, but you may be surprised to find out it costs a lot less than you think, especially if you have a good driving record.
- ▶ Avoid the so called “low cost”, “we insure everyone” insurance companies and get competitive pricing from the major companies.
- ▶ UM insurance is the best deal going considering that 50% of drivers have little or no insurance.

I have personally seen many serious injury cases where there is no available insurance and the person is just out of luck.

- ▶ Go to my website, meldonlaw.com and download my book, The Seven Biggest Mistakes That can Wreck Your Florida Accident Case, or call my office @ 1 800 373 8000 and ask that the book is sent to you, it’s all free.

This book devotes an entire chapter to my insurance recommendations.

New book that could save you thousands. Free to you!



Jeffrey Meldon, Author

As a community service and to help his clients, this summer attorney Jeffrey Meldon wrote a consumer guide book based on his 37 years of helping people get their lives back together after an accident. This book is essential reading for anyone on the road today in Florida. Whether you have been in an accident or not, this book contains valuable information for you. It is titled, **The Seven Biggest Mistakes That Can Wreck Your Florida Accident Case.** It is best to read this book before you are in an accident so you can be prepared, know what to do in the event of an accident and purchase adequate insurance coverage. **Call 1 800 373 8000 for your free copy today!**



Don’t let the insurance companies take advantage of you!

The Office Blogs: “Ride Safe, Don’t Die Free!”

Florida repealed the **universal helmet law** in 2000 for riders over 21 years of age and since then motorcycle fatalities have increased by 81%. According to the American College of Surgeons, unhelmeted motorcyclists are over three times more likely to suffer a serious brain injury when compared with helmeted cyclists. In addition the average hospital bill of a person injured in a motorcycle accident not wearing a helmet is twice as much when compared to helmeted cyclists. A large portion of this financial burden is borne by the public.

If you are over 21 and chose to not wear a helmet in Florida, the only legal requirement is that you must carry \$10,000 of Medical Payment Insurance, however, just the **initial** Emergency Room bill could be easily over \$50,000!

There are 20 states that require universal helmet use for all motorcyclists, including our neighbors, Alabama, Georgia, Louisiana, and Mississippi. **Not surprisingly, these states have markedly lower fatality statistics than Florida.**

All riders should increase their chances on the road by wearing a helmet and having adequate insurance protection especially uninsured motorists coverage. It is always better to be safe than sorry. If you choose to ride helmetless make sure you have lots of insurance to cover your medical bills and loss of income. (buy um and med pay insurance)

Statistics show when helmet use laws are enacted, helmet use increases and fatalities and serious injuries decrease. *What do we want for our State?*



Law Talk 101: “PIP & No-Fault State” explained

People are often confused about what PIP is, whose insurance company pays out the benefits in the event of an accident, and what is meant by Florida being a “no-fault” State. Here are the facts:

- PIP stands for **Personal Injury Protection** and under Florida law it is required that every vehicle owner and driver on the road have \$10,000’s worth of PIP insurance coverage.
- **PIP benefits are paid by your own insurance company** if you are in an accident
- PIP benefits are paid by your own insurance company **regardless of who was at fault for the accident**. This is what is meant by Florida being a **no-fault** insurance State.
- PIP insurance pays **80% of your medical bills and 60% of your lost wages, up to \$10,000**. This means, you have to recover the rest of your out of pocket expenses from the driver that caused the accident.
- PIP covers **any accident or injury that involves a vehicle (except a motorcycle)**, even if you are on a bicycle or a pedestrian and are injured by a vehicle.

“\$10,000 of PIP can often be used up before you get out of the hospital!”

Interesting Case of the Month: Man on couch sued for car crash!

Recently we represented a young woman injured in an accident that was not her fault. What is interesting in this case is that the person that was primarily legally responsible for the woman’s injuries was not even in his car at the time of the accident. He was comfortably at home on his couch watching a football game. He was the owner of the at-fault vehicle and he had lent his car to a friend to run up to the corner store. Now he was facing legal claims against him by the injured woman. The woman was able to collect from the car owner the full amount of his insurance policy, \$100,000, which was the value of the woman’s injuries. The driver of the vehicle that caused the accident ended up not having to pay anything. **“Many people do not realize that the owner of the vehicle is first in line regarding legal liability for injuries suffered in car and truck accidents, the driver is second. So, be aware when lending out your car because when you do this you also assume liability for your friend’s negligence. Also, if the person’s injury case exceeds your insurance policy limits, you could lose everything you own (other than your homestead).”**

Disclaimer: Just because we obtained these results on this case, does not necessarily mean we can get them on your case. Our goal is to do our best to fight for justice on each and every unique case!

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Look Inside This Issue

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Are you protected?
- ▲ Ask Jeffrey: Help with Med Mal
- ▲ Ride Safe... Don't Die Free!
- ▲ Man on couch sued for car crash!

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You can also check out **Law Talk Live** 10:30 Saturday mornings on The Sky/97.3 FM.
Call in with your question. We want to hear from you! What are you concerned about?
The longest continuous running legal affairs program in the Southeast United States. Give us a call!

Ask Jeffrey: HELP! 2 years and no lawyer will take my med mal case, why?

Here are some possible reasons why you may be having trouble:

► Most medical malpractice attorneys will not even agree to investigate a potential case unless there are several months remaining on the **Statute of Limitations** which in Florida for most cases is two years from when the event occurred or should have been discovered. There are many variables and factors to consider that could extend this time period. This means: ***If you file a lawsuit, no matter how valid the case is, after the deadline the law suit will be thrown out.***

► **Medical malpractice cases are very expensive and time consuming to pursue!** A lawyer can spend \$50,000 to \$100,000 or more in out-of-pocket expenses plus two to three years of time on a single case and with no guarantee of any recovery.

► **Also, it must be proven** that your "doctor" was your doctor, and that he or she did (or omitted to do) something that was below the level of the standard of care for that particular type of doctor and that you sustained a serious injury because of it.

"If you think you may have a medical malpractice claim that you might want to pursue, contact a medical malpractice lawyer without delay."

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