

Jeffrey Meldon

# MELDON

# LAW TALK

NEWSLETTER BY THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

## Highlights of This Issue:

- **Now is the time for all Floridians to....**
- Clever ways the insurance adjuster may try to take advantage of you.
- Primary and Secondary Offenses explained.
- **“Could I have Post-Traumatic Stress Disorder?”**
- Passenger finally gets justice.

## Highlights of The Next Issue:

- **Part II, How the insurance company may try to take advantage of you.**
- AAA reports on teen drivers
- **Maximum Medical Improvement** explained
- The next Interesting Case of the Month
- **Beware of Trucks and Buses**
- Our Scholar Athlete Banquet shared.
- **Mom, Mother Goose and Veterans Honored.**

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## Welcome to Our April Newsletter! A little bit of Tomfoolery.

**Happy April!** April 1st is April Fools Day, so we thought we would share with you a **“Fool’s Dictionary”**.

**April Fool:** A person successfully tricked on April 1st. **Fool:** A person who acts unwisely or imprudently, a stupid person, jester/clown. **Fool’s Cap:** A cap with bells attached worn by jesters. **Act the Fool:** Behave in a silly way. **Fool’s Errand:** A fruitless venture. **Fool’s Gold:** Iron pyrites, often mistaken for



gold. **Fools Paradise:** Happiness founded on an illusion. **Fool’s Parsley:** A species of hemlock resembling parsley. **Playing the Fool:** To act like the idiot. **Tomfoolery:** Foolish behavior, nonsense. **Trompe-l’oeil:** A still-life painting, designed to give an illusion of reality. **Foolery:** Foolish behavior/a foolish act. **Foolhardy:** Rashly or foolishly bold, reckless.

**We at the Law Office of Jeffrey Meldon and Associates hope you are nobody’s Fool. And that you do have yourselves a little bit of fun Tomfoolery this month.**

## Important Office News: Emergency Contact Information Initiative

Recently a new Florida DMV emergency contact program was brought to our attention. We feel so strongly that this is such a valuable program we are sending out a special **Public Service Announcement** to educate you further about it. Keep an eye open for it in your mail box. **We urge you to go online and sign up for it, and also tell your friends and family about it.** This service will allow an injured person who is not able to “phone home”, be able to notify a loved one by the police scanning their license. For your young drivers, you can sign up for them; all you need are their birthdates and driver’s license numbers or ID card numbers. **This program was started by a mother, Christine Olson, who spent nearly 7 frantic hours trying to locate her daughter, going from ER to ER, after she had heard she had been in an accident, only to find out she had died on the scene and the police had no way of contacting her. Though it may not have helped Ms Olson get a chance to say good-bye to her daughter, or to comfort her, she started this Initiative to help injured people contact their family or loved ones in the hope that for them it may give them just that...valuable time. We urge you to go to [www.flhsmv.gov/EmerContInfoHistory1.html](http://www.flhsmv.gov/EmerContInfoHistory1.html) for more information and sign up today.**

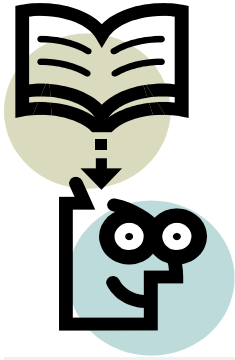
## Welcome and Thank You! A note from Jeffrey:

My staff, associates and I would like to **welcome our new clients** that joined the Meldon Law family this past month. I would also like to send out **my personal thanks to all** that have referred friends and family to us in ever growing numbers. My success over the years has been mainly built upon referrals from previous clients and friends. **Referrals are the highest complement that I and my law office can receive. Thank you, Jeffrey Meldon**

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**BEWARE!** The day you were injured you entered a war zone and the insurance company is not on your side of the battle.

Insurance adjusters may act like your friend, but beware, their one and only goal is to save their employer, the insurance company, money!

"Only when the insurance company knows you have selected an attorney who has the experience and skills necessary to go toe to toe with them, will they even consider giving you a fair shake in your serious injury case."

## Commonly Seen Situation: Clever Insurance Adjuster Tactics. Part I

This series of articles will focus on some of the ways that the insurance company may try to take advantage of you. ► **Beware:** You are not on an even playing field with the insurance company. Insurance claims adjusters receive extensive training in how to save their company money and not necessarily in how to examine a claim and pay a fair settlement. They do this every day and all day and are quite clever at doing it. **It is their job; they are the professionals in this field and you are not.** In fact, many insurance companies **reward their adjusters with bonuses or promotions** based on how much money they save the company. Insurance companies are among the most profitable businesses in the world. And even though auto insurance companies have been recording record profits for many years, they want to make even more money, and the way to make more money is to raise your insurance rates and pay out less on settlements and verdicts, thus earning greater profits. In short, their business is to take your money and keep it by paying out as little as possible, and they train and reward their adjusters to do just that. Here are some of the common tactics used by insurance companies that you need to be very aware of: ► **1. The insurance adjuster may immediately call you to take a recorded statement regarding your injuries.** See below for my suggestions on what to do if this happens to you.

For more information I suggest that you contact my Office to receive your free copy of my consumer accident guide book, [The Seven Biggest Mistakes That Can Wreck Your Florida Accident Case.](#)

## Meldon's Suggestions: How to avoid being taken advantage of.

► **If the insurance adjuster is calling wanting to take a recorded statement right after your accident, be careful, the objective of the adjuster is to get you to make statements that may hurt your case later on.** Let me give you an example, you may have broken your wrist and hurt your neck in an accident, but the day after the crash, when the adjuster calls you, the only thing bothering you is your wrist. Later, after you stop the pain meds for the wrist, you realize that your wrist is will heal, but your neck won't and is actually worse now than right after the accident. ► **It is a common tactic for the adjuster to call when a person is on pain meds and not thinking clearly or when some injuries have not even really surfaced yet, and later on use their recorded statement or notes to cast doubt on their claim,** for example in this case the neck injury claim. **What to do:** Just thank the adjuster for calling, and tell them that you do not want to make any statement right now and that you don't want them to call back. **Ask for their name, phone number, case claim number and tell the adjuster you will call back when you are ready. You do not have to be rude, but you do need to be firm.** If you have hired an attorney, you can request that all calls go through your lawyer's office. If you plan to hire a lawyer and have not yet, just give the lawyer the information at your first meeting.

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

As a community service and to help his clients, Attorney Jeffrey Meldon recently wrote the consumer accident guide book, [The Seven Biggest Mistakes That Can Wreck Your Florida Accident Case.](#) "The Essential Consumer Guide for Accident Cases in Florida". This book is based on Mr. Meldon's 37 years of helping people get their lives back together after an accident. It is essential reading for everyone on the road today in Florida. Whether you have been in an accident or not, this book contains valuable information for you. **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 ► be educated on what adequate insurance coverage consists of and why it is so important to purchase it and ► much much more! **Get your free copy by calling 1 800 373 8000 or on-line at [www.MeldonLaw.com](http://www.MeldonLaw.com)**



Jeffrey Meldon, Author



**Don't let the insurance companies take advantage of you!**

## The Office Blogs: Now is the time for all Floridians to ...!

► The **Independent Research Council** recently released their studies showing that 23% of all drivers on that road in Florida today are operating their vehicles illegally with no insurance at all, making Florida the 5th worst in the nation for having uninsured motorists. This frightening fact means that nearly **one in four** drivers you encounter on the road today, has no insurance and if caught face a mere \$150 fine. In addition to this there are many that are only minimally insured or underinsured. **Remember**, the minimal required insurance in Florida is: \$10,000 of PIP to pay for **your** medical bills and lost wages (an amount that can easily be used up in the ER) and \$10,000 of Property Damage to pay for the **other person's** vehicle damages (**not your own!**). What this means is that if you are in an accident with the one in four driver without insurance, there will be no money to cover your vehicle damages; the expenses will come out of your pocket if you are minimally, or underinsured. **Now more than ever, I strongly urge everyone in Florida to** take heed and protect themselves and purchase **adequate** insurance from a reputable insurance company and to pull out their insurance policies and make sure they have Uninsured Motorist Coverage, min \$50,000 \*. In light of these statistics, I believe it is time for the State of Florida to do more to protect its citizens and visitors and in the least, tighten up the penalties for driving without insurance. Also, I believe Florida law-makers should revisit the minimum insurance requirements so drivers and the taxpaying public are better protected. \*see previous newsletters, my Accident Guide Book, or MeldonLaw.com for my full insurance recommendations



## Law Talk 101: Primary vs. Secondary Offense explained

Knowing the difference between a primary and secondary offense is important when it comes to the rights of a driver or motorcyclist during a stop by the police. Here are the main differences:

► **A primary offense** is an offense for which a police officer can legally stop a vehicle and issue a citation for violating certain laws; there does not need to be any other reason for making the stop. Examples of a few Primary Offenses are: speeding, not stopping at a stop sign & failure to signal a lane change .

► **A secondary offense** is an offense for which a driver or passenger can receive a citation but only **after** the vehicle has been pulled over for another reason, or a primary offense. For example, a person can receive a ticket for not wearing a seat belt (a secondary offense in Florida) but only **after** the law enforcement officer stops the vehicle for something else, such as speeding or another primary offense. In short, a driver can not be pulled over solely for a secondary offense. Another example of a secondary offense is failure to wear a helmet while riding a motorcycle when a driver appears to be under 21.

**(Note: Failure to wear a seat belt if under 18 or child restraint is a primary offense)**

► **An example of why this is important information to know.** Since a police officer cannot legally in Florida make a stop based on not wearing a seat belt or not wearing a helmet, they therefore cannot start another investigation based on the stop such as a DUI violation or other crime.

*“ Know your rights, but stay safe.....buckle up, wear helmets and don't drink and drive!”*

## Interesting Case of the Month: Passenger finally finds justice with us!

**A lady who was the front seat passenger in a SUV that rear ended a large tractor trailer loaded with wood late at night on a desolate highway finally found some justice with our Law Firm.** Here is the story in brief. ► The police investigation found the SUV driver to be 100% at fault. ► The woman was severely injured and barely survived the crash however, she was unable to find a lawyer to take her case. ► Other lawyers told her many times that they would not take her case because she had no case against the tractor trailer. ► The woman frustrated came to us to ask for help. ► We took on her case and began our own comprehensive investigation using a top notch accident reconstruction expert. ► We were able to prove that the tractor trailer had just made a U-turn in front of the SUV and because of poor rear-end lighting on the truck the SUV could not see the truck until the last second. When the SUV driver finally saw the tractor trailer it was too late to avoid the crash.

► **We were able to recover the policy limit, \$1 million, from the owner of the tractor trailer's insurance company and in less than 14 months (which is a short time for these cases).** Disclaimer: Just because we obtained these results in this case, does not necessarily mean we can get them on every case. Every case is unique.

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You can also check out **Law Talk Live** 10:30 Saturday mornings on The Sky/97.3 FM.  
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## Look Inside This Issue

- ▲ Jeffrey talks about ways insurance adjusters may try to take advantage of you and what to do about them.
- ▲ Now is the time for all Floridians to...
- ▲ Difference between Primary and Secondary Offenses explained.
- ▲ The case of the passenger that finally got some justice.

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### Ask Jeffrey: Could I have post traumatic stress disorder?

**Q:** I was hurt pretty badly in a car accident 8 months ago, and I still have trouble even getting into a car, plus I get such anxiety that I am not able to drive at all, and am on the verge of losing my job because of it, is this normal?

**A:** You could have a condition called, Post-Traumatic Stress Disorder or PTSD. People usually associate PTSD with war veterans, but it turns out that **motor vehicle accidents are the leading cause of PTSD.** PTSD in general, is an anxiety disorder, that if not treated can cause serious disturbances in a person's life. According to the American Psychological Association, over 3 million people are seriously injured in car accidents each year and it is reported that up to 45% of those people will suffer from PTSD.

**Facts:** This disorder can have a wide range of symptoms including: anxiety, paranoia, feelings of fear, outbursts of anger, bad dreams, flash-backs, or lack of emotional feelings and depression or emptiness. If it goes untreated PTSD, can potentially lead to drug and or alcohol use and even suicide.

**Tips:** It is very important to diagnose PTSD so that the person can get treatment for it. It is also an important factor in evaluating the damages in an accident case and should be included in your future medical expenses. So don't delay, talk to your doctor ASAP about your symptoms so you can be evaluated and to your lawyer so it can be accounted for in your settlement or verdict. **Remember, you can only settle your case one time!**

*Post-Traumatic Stress Disorder is a real thing and should not be ignored; there is help.*

*Talk to your Doctor and Lawyer if your life is affected by these symptoms after an accident.*

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