



MELDON LAW TALK

NEWSLETTER FROM THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

A Joke For May

An Englishman, a Scotsman, an Irishman, a Welshman, a Gurkhan, a Latvian, a Turk, an Aussie, a German, a Yank, an Egyptian, a Japanese, a Mexican, a Romanian, a Bulgarian, a Romanian, a Serb, a Swiss, a Greek, a Singaporean, an Italian, a Norwegian, a Libyan, a Muslim, a Hindu, a Buddhist, a Zulu, an Afrikaner, a Frenchman, and an Englishman went into a night club.

The bouncer said, "Sorry, I can't let you come in without a Thai."

May 2012 Volume IV, Issue V

MeldonLaw.com

May—Happy Mother's Day!

Mother's Day is May 13. In honor of all mothers—"Mom-isms."

- "Because I am your mother, that's why."
- "Just wait until your father gets home."
- "If I've told you once, I've told you a thousand times."
- "Be careful what you wish for, it might come true."
- "If you don't have anything nice to say, don't say anything at all."
- "Make sure you put on clean underwear every day, in case you have an accident."
- "Close the door, you weren't born in a barn."
- "I brought you into this world and I can take you OUT of it."
- "I hope when you grow up, you have kids JUST LIKE YOU!" (aka, the "mother's curse")
- "You can come out of your room when you can GET ALONG WITH THE WORLD."



"A Day in the Life" at the Law Office of Jeffrey Meldon and Associates



May is National Photography Month.

We are celebrating with this collage—a small snapshot—a brief glance into a "Day in the Life" at the Law Office of Jeffrey Meldon and Associates.

Thanks to Megan Connley for the photography and Dana Hallstrom for the compilation.

The Meldon Law Firm serves the "Heart of Florida" and the entire state for accidents, personal injury, wrongful death, medical malpractice, dog bites, slip and fall, DUI, and criminal defense. **We are available for you 24/7.**

Consultations are always free, welcomed, and just a call away. 800 373 8000

* If you have a legal situation that my Law Firm does not handle, I will gladly refer you to a trusted attorney who does.

* To all who referred friends and family or have gone out of their way to send notes of appreciation, I thank you! **Jeffrey Meldon**



The Law Office of Jeffrey Meldon & Associates is dedicated to public safety & education. We are always on the look-out for timely safety news and reminders to pass on to our readers.

“AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE!” Ben Franklin

New Steering Wheel Hand Grip Recommendations...

Based on new research, AAA, the National Highway Traffic Safety Administration, and other safety organizations now say:



- Forget the old 10 and 2 o'clock hand grip wheel positions. It is safer to drive with hands at 3 and 9 o'clock in order to prevent severe injury to hands, wrists, arms, and face in the event of rapid airbag inflation.
- It is better to avoid “hand over hand” wheel turning. It is safer to push with one hand and pull with the other.
- Do not turn the wheel while gripping it from the inside and do not wrap your thumbs around the wheel.

Jeffrey Meldon/TV20 Scholar Athlete of the Week Winners!

The Jeffrey Meldon/TV 20 Scholar Athlete Program—celebrating its 15th year! Every week during the school year, a deserving high school senior is awarded the “Scholar-Athlete-of-the-Week” title, a \$100 scholarship, and a plaque. The award is announced on TV 20’s Thursday evening sports news @ 6:00 pm and includes a video clip of the student and his or her achievement. The year ends with a sports banquet honoring each scholar athlete, at which a male and female “Scholar-Athlete-of-the-Year” are selected and awarded a \$1,000 scholarship and trophy. In existence since 1997, this is one of Jeffrey’s favorite community services!

Here are the recent winners—congratulations!

March 15—Taylor King from Oak Hall for Softball—“Taylor, a king on and off the field with a 4.2 GPA, is heading to U. of Texas next year.”

March 22—Taylor Douglas from Columbia for Softball—“Taylor, a transfer from Ft. White, will be pre med next year with her 4.0 GPA.”

March 29—Morgan Philmon from Dixie County for Softball—“Morgan may be small in stature but is large as a leader on the team.”

April 5—Vonkei Brewer from Lake Weir for Weightlifting—“Vonkei works hard on an off the ring and other sport fields. He will be accomplishing a family first in the fall—attending college. Vonkei will be attending Okalahoma Panhandle University on a football scholarship.”

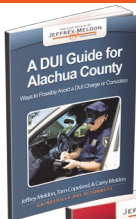
We are proud to announce that Jeffrey Meldon will host the Annual Scholar Athlete Banquet on May 21 at the Hilton UF Conference Center in Gainesville at 7:30 pm. At the banquet, the 37 Scholar Athletes of the Week from this school year will be individually honored and receive awards. The exciting evening will be highlighted with the announcement of the male and female Scholar Athletes of the Year. WCJB/TV20 will cover the event and feature it on the late news.

Reminder—DUI does not always equal a high blood alcohol content (BAC). DUI stands for “driving under the influence,” and does not necessarily imply drinking adult alcoholic beverages. A person can also be “under the influence” of legal (prescribed or over-the-counter) or illegal drugs or anything that causes a person’s normal faculties to become impaired.

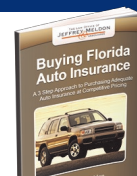
Protect yourself and your family before and after an accident!

Most people think it will never happen to them. However, statistics show that one in five will be involved in a traffic crash. **How can you protect yourself and family?**

Be safe, educated, adequately insured, and prepared!



Now available on audio CD!



Insurance Guide



1-800-373-8000



Help! App

Consumer Protection Accident Guide Book

Give us a call, available 24/7—Consultations and Case Evaluations are **FREE**.

Important 2012 PIP Reform Information—Cut and Save! (see page 4)

Personal injury protection (PIP), a required insurance in Florida, has been reformed and **will affect everyone who has been injured in an auto accident.** (Please see our website MeldonLaw.com for more information on PIP and the “reformed” PIP law.) It is important that you review these new PIP requirements, which go into effect on July 1, 2012, then **cut and save this page with your Insurance Book and Accident Guide Book.** If you do not have these valuable books, please feel free to request them at MeldonLaw.com or call 800-373-8000.

The seven provisions listed below represent a substantial change to the way PIP benefits are accounted for. More specifically, these provisions shift more responsibility upon the policyholder, not to the insurance company. If the policyholder does not strictly adhere to the details of the revised PIP law, **the carrier may deny PIP benefits and worse, press criminal charges** against the insured. In addition, **insurance carriers are not obligated to inform you** of these new provisions. So, heads up! **Here are the main provisions of the 2012 PIP law that you need to be aware of. Please, cut and save!** Also, see page four of this newsletter for more information on how to safeguard yourself and your family against these changes even before the event of an accident.

1. An auto accident patient **must receive medical treatment from a legitimate medical care provider within 14 days** of the accident to qualify for PIP benefits.
2. A patient must have a physician, osteopath, dentist, supervised physician’s assistant, or advanced registered nurse practitioner **officially diagnose him or her with an “emergency medical condition”** to receive the entire \$10,000 PIP benefit; otherwise, the patient is limited to \$2,500.
3. A patient **must have a referral** from a physician, osteopath, chiropractor, or dentist before seeing another doctor for follow-up treatment to qualify for further PIP benefits.
4. Massage therapy and acupuncture are no longer covered under PIP as treatment options.
5. A patient can receive medical treatment under PIP **only at licensed medical clinics and facilities.** A patient who submits a PIP claim from a non-licensed clinic is ineligible for PIP benefits and also **subject to criminal penalties.**
6. An insurance carrier typically has by law 30 days after submission of medical bills to provide PIP benefits to the insured. The PIP reform law now **allows a carrier to delay making PIP payments for 90 days** if it decides completely on its own that the policyholder’s claim might be fraudulent and thus needs to be investigated.
7. An insurance carrier may **lawfully compel a policyholder to take an examination under oath (EUO)** regarding his or her accident claim as a condition to receiving PIP benefits. This invasive EUO, which can take hours or days, is limitless in its scope of questioning and furthermore, a policyholder’s attorney may not object or tell their client not to answer a particular question asked by the insurance company’s attorney. A policyholder who fails to comply with an EUO is owed zero benefits.

Also:

- If a patient twice fails to appear for an independent medical examination (IME) at the carrier's initiative, there is a strong presumption that the carrier is no longer responsible for benefits.
- The revised PIP also places many new provisions regarding how attorney’s fees are awarded in a PIP dispute. These provisions decrease potential fees that attorneys can collect, which serves as a disincentive for filing a civil lawsuit against an insurance company for PIP benefits.

Note: This publication is intended to **educate** the general public. **It is not intended to be legal advice.** *Every case is unique.*

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JUSTICE
SINCE 1971

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IMPORTANT INFORMATION ON SAFEGUARDING YOURSELF—2012 PIP



Check out **Law Talk Live** 10:30 Saturday morning on The SKY/97.3 FM.
Call in with your question. We want to hear from you! What are *you* wondering about?
The longest, continuous running legal affairs program in the southeast United States. (877) 975-9825

What can I do to protect myself against the new PIP law?

We appreciate your referrals of family and friends. *Show them you care enough to help.*



This is a timely and important topic, as the new personal injury protection (PIP) law will go into effect on **July 1, 2012**. The revisions to PIP were designed to reduce PIP fraud. Most of us, however, are not trying to defraud insurance companies and have legitimate claims. It is important to know that the new PIP law "safeguards" will profoundly affect every accident victim in Florida.

What can you do to safeguard yourself from falling victim to the revised 2012 PIP law?

1. **Read and then cut out page three of this newsletter and save it** along with your Buying Florida Auto Insurance guide book and your accident guide book, Seven Mistakes That Can Wreck Your Florida Accident Case, to reference if you are in a crash.
2. **Make sure to follow the revised requirements that are explained in the article on page three** of this newsletter if you are ever injured in an accident with a motor vehicle.
3. **In addition, I strongly suggest that you revise your auto insurance policy to include at least \$10,000 of medical payments coverage (med pay).** This coverage will pay your medical bills related to injuries suffered in a motor vehicle accident that PIP may not cover.



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