

Jeffrey Meldon

# MELDON

# LAW TALK

NEWSLETTER BY THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

## Highlights of This Issue:

- Insurance coverage-Are you protected? Part I
- We need to get **MADD** about driving and celling
- What is an "Informed Consent"?
- Office foils Workers' Compensation System
- Dog bites. **Who** is responsible in Florida?

## Highlights of Next Issue:

- **Part 2**, Insurance Protection tips
- The **Statutes of Limitations** regarding Med Mal
- **PIP** and "**No-Fault**" State explained
- The next Interesting Case of the Month
- **Ride Safe, Don't Die Free!**
- Sue is looking forward to retirement!
- Tom & Jeffrey's new book revealed...

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## Welcome to Our November Newsletter!

Welcome to our first monthly newsletter published by The Law Office of Jeffrey Meldon and Associates. We hope that you find this newsletter to be informative and easy to read, and that you enjoy reading through it each month. We would like for you to feel free to be a part of the newsletter and



give us your input. If you would like to ask a question to be answered in the newsletter, or have suggestions, comments or questions **please feel free** to email them to [nancy@meldonlaw.com](mailto:nancy@meldonlaw.com) or just call the office!

November is upon us which means Thanksgiving, a time for being thankful for family and friends and all of our gifts and bounty. **In this spirit, we would like to thank each and every one of you for your support and trust throughout the years!**

## Office News: Being Thankful.....Feeling Fortunate.....

Keeping with the seasonal theme of "**Thanks-giving**", family and being grateful, we would like to share a few things about the office and work at Jeffrey Meldon and Associates that we are thankful for.

"I feel fortunate to be a part of the very caring staff here; we have become great friends and have seen each other through good and bad times, like an extended family." **Abbie Knight**

"In all my years in the legal profession I have never been around such an amazing group of people dedicated to helping individuals in need, I feel fortunate to be a part of it." **Nicloe Talcik**

"What I like most about working in this office is the comradery and teamwork between the co-workers and the opportunity to help injured people." **Carolyn Watson**



Jeffrey Meldon & Associates Family

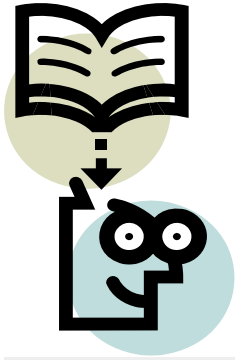
**Back row:** Barbara Caswell, Nicole Talcik, Tom Cope-land, TG Clark, Abbie Knight, Carolyn Watson  
**Front row:** Jeffrey Meldon, Sue Moro, Kristin Buie, Lisa Wiggins, John Salter

"I am grateful for the relationships we have with each other here, it is more like a family than just co-workers. I believe one of the things that sets us apart from other law firms is that the Law Office of Jeffrey Meldon & Associates is not just a building with people in it; it is a building with a family in it. And when a person becomes a client they become part of the Jeffrey Meldon family as well." **Lisa Wiggins**

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**JEFFREY MELDON**  
ASSOCIATES

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**BEWARE!** Florida has some of the worst laws in the country when it comes to protecting the innocent person injured in a crash!

“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 1)

**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!**

It is heart breaking to see how in one second a person’s life can be devastated because they failed to plan and purchase adequate insurance. Day in and day out people are shocked when I have to tell them that they are going to have to pay tens of thousands of dollars or more of their own money in out of pocket expenses even though they did not cause the accident and on top of that, they and the at-fault party complied with the Florida insurance laws.

The minimum requirements to legally get behind the wheel of a car in Florida are: \$10,000 worth of property damage to pay for the **other person’s** car repairs and \$10,000 of Personal Injury Protection (PIP), to pay for some of your medical bills and lost wages, which can be used up before you get out of the Emergency Room. **That is it!** Nothing more is required! So... if you think you will be taken care of if you are in an accident, chances are you will **not be** unless you had planed ahead and taken care of yourself and family by buying adequate insurance.

### Meldon’s Suggestions: Purchase adequate insurance today!

This 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. The simple fact is that neither the State of Florida nor the other driver can be relied on to protect you in an accident and even the best accident attorney can only do so much. Florida has laws that limit the rights of victims to go after the assets of people, only you can protect yourself by purchasing adequate insurance.

► So, what should you do? First of all, I would suggest you either go to my website, [meldonlaw.com](http://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 and describes what they are for and why you need each suggestion.**

► After doing that, I would suggest, in the least, you check your insurance policy and make sure you have **Uninsured Motorist coverage** in the amount of \$100,000/\$300,000.

### 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: We need to get MADD about driving and cell phone use!

The key to safe driving is to focus on the road and to avoid distractions. In fact, it has been reported that using a cell phone while driving equates to driving after consuming four alcoholic beverages. This statistic begs the following question: Why is there such a disproportionate amount of concern (and laws) pertaining to drinking and driving and no regulations regarding using a cell phone and driving?

On September 23, 2008, thirteen year-old Frances Schee was killed while riding the bus home. The school bus made a routine stop on U.S. 301 when a semi rear-ended it just outside of Ocala. While the facts and evidence are still being collected, the truck driver stated he was on his cell phone and didn't see the bus.

The potential dangers of using a cell phone while driving are far from a recent issue, and cell phone related motor vehicle accidents have increased at a frightening rate over the past 15 years. Yet despite the facts staring every cell phone user in the face, cell phone usage in the car is more prevalent today than ever before.

Currently, only five states and the District of Columbia have enacted laws that forbid using a hand-held cell phone while operating a motor vehicle. Countries such as Brazil, UK, France, Japan, and Australia have already passed strict laws forbidding this practice.

**How many more tragedies like the one outside of Ocala must occur before this issue is taken seriously?**



## Law Talk 101: "Informed Consent"

Although the exact legal definition of **informed consent** varies from state to state, it essentially means that a patient has made a knowing decision about a medical treatment, or procedure.

To meet the definition of **informed consent** in Florida three things must be explained and understood by the patient or their parent or guardian:

1. The nature of the treatment or procedure
2. The substantial risks and hazards of the treatment or procedure
3. The reasonable alternatives to the treatment or procedure.

There are 2 types of informed consent; "express" consent which is given in writing or verbally and "implied" consent which is understood from the circumstances surrounding the procedure, and is not in writing.

► Patients are entitled to complete information about treatments or procedures that they will undergo. Failure to provide the information can potentially subject the health care provider to legal liability.

► It is always best to have a treatment or procedure explained to you and its risks by the actual medical professional who is going to be performing it.

*"If your doctor is too busy to answer your questions, you may want to think about getting A different doctor."*

## Interesting Case of the Month: Workers Comp System Foiled

Recently a young woman was injured in a car accident while on the job. She had been to two other lawyers before coming to our office, and they could only get her a \$25,000 offer on her case plus she was being denied the surgery that the Workers' Compensation Doctor said she required. The Workers' Comp adjuster was controlling the situation and was unreasonably denying her medically necessary surgery; her prior lawyers didn't know how to deal with the Workers' Compensation System.

► Then she came to our office. I accepted her case and took control. I explained to her that she had rights to get treatment and surgery and she could get money from the person that caused the accident.

► This case ended up settling for \$225,000 plus \$30,000 from Workers' Comp. ***"This woman had been with two other lawyers before hiring Meldon & Associates, and nothing was getting done to help her with her accident case. She contacted our office and we were able to finally get her the results she deserved. She is feeling better and working again. Plus she graduated with her nursing degree and thankfully her life is back on track again. She thanked us."*** 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

- ▲ Jeffrey talks about Insurance;  
Are you protected?
- ▲ Ask Jeffrey: Dog bites
- ▲ We need to get MADD....
- ▲ Workers' Comp gets foiled!

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### Ask Jeffrey: What happens if my dog bites someone ?

States have different laws regarding whether you are responsible if your dog bites someone. Some states have a rule that you are not responsible the first time your dog bites someone, since you didn't have prior knowledge. Florida is different. **Even if it is the first bite, the dog owner is responsible!** This concept is called, "strict liability".

- ▶ If your dog bites someone, you are liable for their medical bills, pain and suffering, disfigurement or scaring and any psychological trauma.
- ▶ If you own a dog, make sure you have a homeowner's policy or renters insurance that covers dog bites. Many homeowner's policies exclude liability coverage related to dog bites, others will exclude coverage based on the breed.
- ▶ **Something to be aware of is:** If you or your child are mauled by someone else's dog, you may never see a penny because your own homeowner's policy will not cover you for someone else's negligence; Florida has limits regarding victims' rights to go after assets of people.

**"Don't hide your dog from your insurance agent. Find out if you are protected and if your dog is a breed that is covered."**

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