



MELDON LAW TALK

NEWSLETTER FROM THE LAW OFFICE OF JEFFREY MELDON

Southern Jokes

Alabama: A group of Alabama friends went deer hunting and paired off in twos for the day. That night, one of the hunters returned alone, staggering under the weight of an eight-point buck.

"Where's Henry?" the others asked.

"Henry had a stroke o' some kind. He's a couple of miles back up the trail," the successful hunter replied.

"You left Henry layin' out there and carried the deer back?" they inquired.

"A tough call," nodded the hunter. "But I figured no one's gonna steal Henry!"

Georgia: The owner of a golf course in Georgia was confused about paying an invoice, so he decided to ask his secretary for some mathematical help. He called her into his office and said, "Y'all graduated from U of G and I need some help. If I wuz to give you \$20,000, minus 14%, how much would you take off?"

The secretary thought for a moment, and then replied, "Everythang but my earrings."

Tennessee: A Tennessee State trooper pulled over a pick-up truck on I-65. The trooper asked, "Got any ID?"

The driver replied, "Bout what?"

Texas: The Sheriff pulled up next to a guy unloading garbage out of his pick-up into the ditch. The Sheriff asked, "Why are you dumping garbage in the ditch? Don't you see the sign right over your head?"

"Yep," he replied. "That's why I'm dumpin' here, 'cause it says: Fine For Dumping Garbage."

Y'all kin say whut y'all want 'bout the South, but y'all never heard o' nobody retirin' an' moving North!

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Happy Holidays & A Prosperous New Year!

We at the Law Office of Jeffrey Meldon & Associates, thank you for the confidence you have shown in our Firm and for all of your thoughtful referrals in 2011. May you and yours have a safe and happy holiday season and new year.

The start of a new year—we encourage you to review your auto insurance coverage. We often find that many people are not adequately insured, therefore, we are dedicating this Newsletter as a **special insurance issue**.

Take the time to pull out your insurance policy and make sure you are adequately covered. Compare your coverage with the recommendations in this issue and in our free book, [Buying Florida Auto Insurance](#).

HAPPY NEW YEAR

**Resolve to make sure that
you and your family are adequately protected in 2012!**

Meldon Reminder: Protect yourself and family!

As a Florida accident attorney for over 30 years, I can tell you, being adequately insured is probably the most important thing you can do to protect yourself and family in the event of an accident. Here is why:

- Florida has some of the worst laws in the country to protect an innocent victim injured in a crash.
- 25% of Floridians are driving without the State's required insurance. Another estimated 50% of drivers carry inadequate insurance that will provide little, if any, coverage for injuries they cause (that is 3 out of 4!)
- People are generally shocked when they have to pay tens of thousands of dollars of their own money, even when they were totally innocent, and the at-fault party had complied with Florida's insurance laws.

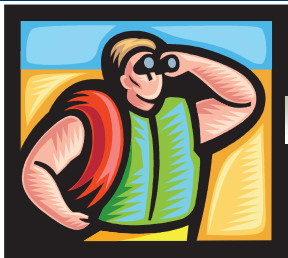
It is heart-breaking to see how, in one second, a person's life can be devastated because they failed to purchase adequate insurance, especially when they thought that they had "full coverage!" Don't let this happen to you.

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.

Consultations are always free, welcome, 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 can.

* 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*

Insurance Reminder—*Don't be fooled by “cheaper” insurance!*

An insurance company instructs their employees to sell insurance based on risk assessment, to collect premiums, and later pay out as little as possible. In short, the sales person's job is to make money for their employer, the insurance company.

One way they do this is by discouraging people from purchasing Uninsured Motorist Coverage (UM) by saying, “You don't need it. All you have to do is just sign this form, and it's cheaper.”

Why do they do this? Simple, it saves the company money! An insurance company can assess the risk or chance that their insured will be in an accident, and they can't assess the risk of the other person on the road that may cause an accident, which UM covers.

Jeffrey Discusses Other Important Auto Insurances

Gap Insurance: Gap Insurance, sometimes called “totaled insurance,” provides valuable protection if your “totaled” car is worth less than the amount of your bank loan or lease pay off. This is called being “upside down” or “underwater” on a loan. Anyone who purchases or leases a new or nearly new car with a loan for close to the full purchase price needs Gap insurance. Why? Florida law only requires an insurance company to pay fair market value for a totaled vehicle. This means, no matter who is at-fault, even if there was Collision and/or Property Damage Liability Insurance (see page 4), you can still end up paying-out-of-pocket for a car in the junk yard.

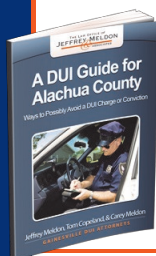
Collision and Comprehensive Insurance: Collision Insurance covers damage to your vehicle when you are in a collision, even if you caused the accident or the other person has inadequate or no insurance. Comprehensive Coverage covers damage to your vehicle from causes other than a collision.

Med Pay: I recommend Med Pay Coverage of at least \$5,000 to protect yourself from having to pay the 20% of medical bills out-of-pocket that Personal Injury Protection (PIP) (see page 4) does not pay. (I also recommend Extended PIP if available.)

Be Educated: *Heads up—DUI conviction requires more insurance!*

Driving under the influence (DUI) of drugs or alcohol is illegal and carries criminal penalties including the mandatory requirement for additional auto insurance. Here is the info:

- If you are convicted of DUI, you must carry mandatory Bodily Injury Liability (BI) Insurance for a period of 3 years after reinstatement of your driving privileges. If you were convicted after October 1, 2007, the minimum required amount is \$100,000 per person and \$300,000 per incident.
- In addition to BI, if convicted of DUI, you must also carry \$50,000 of Property Damage Liability Insurance.

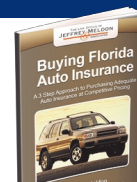


Wondering what you should do after an accident or injury?

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?**

Now available on audio CD!

Be safe, educated, adequately insured, and prepared!



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with Camera



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Consumer Protection
Accident Guide Book

Have your free accident kit, including camera and guide, at hand!

MELDONLAW



Help! App



Uninsured or Under-Insured Motorist Coverage—101

Uninsured or Under-Insured Motorist Coverage (UM) is the most important insurance to protect yourself and your family, in the event of injury by an un-insured or under-insured driver (which is 75% of drivers.)

What does UM provide?

- Protection of your personal finances when there is no insurance or inadequate insurance on the part of the at-fault driver to compensate you for your expenses resulting from the accident.
- Protection if the at-fault party has little or no Bodily Injury Liability insurance (BI), and your case is worth more than the amount of insurance the other person has.
- Protection from “hit and run” drivers.
- Protection if you or family members are injured while on foot or bicycle by an uninsured or under-insured motorist.
- Protection if you are injured while you are a passenger in someone else’s vehicle

Who is protected by UM?

UM protects you, your family, and any passenger in your car, if injured by someone with low or no BI.

How much UM do you need?

- We recommend \$100,000 per person and \$300,000 per incident, as minimal coverage. If you can afford it, \$300,000 to \$500,000 is recommended.
- You can only purchase as much UM as you have BI. However, you can “stack it up” and buy additional coverage.
- In Florida, if you have two or more vehicles on the same insurance policy, you are eligible to get additional UM, or “stacked coverage,” at a low cost to you, if you also have Bodily Injury Liability.



Remember, Uninsured Motorist Coverage (UM) protects you and your family!

Bodily Injury Liability Insurance—101

Bodily Injury Liability Coverage (BI) provides:

- Monetary compensation for the other person's or persons' bodily injuries, if you cause an accident.
- Protection of your personal non-homestead assets by proving compensation for injuries caused by your negligence.
- Payment for your attorney’s fees and costs, if you are sued for injuries caused by your negligence.
- Eligibility for you to purchase UM.

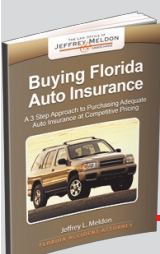
Recommendations:

We recommend BI coverage in the amount of \$100,000 per person and \$300,000 per accident, and if you have substantial assets, a higher amount is recommended—at least \$300,000 to \$500,000 and an Umbrella Policy.

Bodily Injury Liability (BI) protects the other person or persons, if you cause an accident!

Don't let this happen to you—check your insurance policy today!

An all-too-common scenario:



A person contacts our office for help after being injured in a serious accident that wasn't their fault. Upon review of all the available insurance policies, we find that the at-fault driver had no insurance or no Bodily Injury Liability Insurance (BI), and the injured person had not purchased Uninsured Motorist Insurance (UM). Then, we have the heart-breaking job of informing the person who did nothing wrong, even carried the State-required insurance, that there is no money to cover their injuries or rehabilitation.

Moral of the story: The time to take advantage of our insurance recommendations is **BEFORE** a crash!

Start the new year off right, review the insurance info & recommendations in our free book to compare to your policy. Feel free to contact the Office for your free, no obligation, Buying Florida Auto Insurance guide.

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

WORKING FOR
JUSTICE
SINCE 1971

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HAPPY NEW YEAR

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SPECIAL NEW YEAR'S INSURANCE ISSUE

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?
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What is the legally required insurance in Florida?

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



This is an excellent question and it is extremely important that Florida residents be aware of Florida's limited insurance requirements. There are **only two** required auto insurances in Florida.

1. **\$10,000 of Personal Injury Protection (PIP)** to pay for some of *your* medical bills (80%) and lost wages (60%), up to \$10,000 total, no matter who is at-fault for the accident, since Florida is a "no-fault" State. *(Note—\$10,000 can be used up before you get out of the Emergency Room.)*
2. **\$10,000 of Property Damage Liability** to pay for the *other* person's car repairs, if *you* are at-fault for an accident. *(Note—this does not pay for your vehicle damage, if you are at-fault.)* (We recommend \$50,000 to \$100,000 of Property Damage Liability.)

Because **no other insurance is required in Florida**, you may be injured by someone that is "fully insured" and find yourself in a situation where the at-fault party does not have adequate coverage to pay for your medical care and lost wages. *(Note—many other States require Bodily Injury Liability Coverage (BI) (see page 3) to cover the other person's injuries, if they cause an accident.)*

*Considering these facts, it's clear having **adequate** insurance coverage (not just the legally required insurance, which some think is "full coverage") is vitally important in Florida and why Uninsured/Under-Insured Motorist Coverage (UM) is so valuable. (see page 3)*

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