



IMPORTANT INSURANCE INFO KNOW YOUR RIGHTS

Much of our firm's practice is devoted to representing those who are seriously injured in motor vehicle accidents. All too often we discover that the at-fault party does not have adequate insurance to cover our client's damages. This is generally coupled with the fact that the negligent driver has no real assets which can be seized in order to satisfy a judgment which exceeds the low insurance policy limits. The results of insufficient insurance can be tragic as the injured person may have significant medical expenses and lost wages.

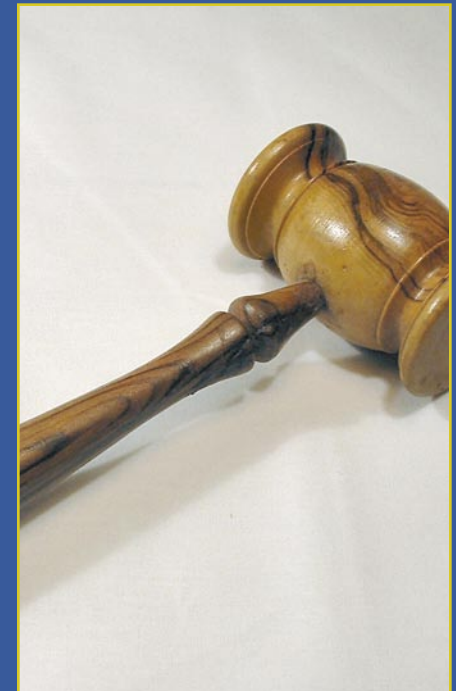
Most people do not realize that Florida law does not require an owner of a motor vehicle to purchase bodily injury coverage (BI). The only mandatory coverage is \$10,000 in property damage liability and \$10,000 in personal injury protection.

There is one easy way to avoid this terrible situation. Purchase adequate insurance which includes uninsured / underinsured motorist coverage (UM). UM is insurance that provides coverage in the event your damages exceed the at-fault party's BI coverage. For example, if the negligent driver has \$10,000 in coverage and your medical expenses and lost wages exceed

\$10,000, then you would need UM coverage. In order to have UM, you must purchase BI coverage. You are allowed to secure UM coverage in amounts equal to your BI coverage. However, there is one unique bonus with regard to UM coverage. The law allows you to purchase *stacked* UM coverage based on the number of motor vehicles under your policy. For example, if you have \$100,000 in BI coverage and own three vehicles under the same policy, you may stack the vehicles so that you have \$300,000 of UM available to you and your family in the event that you are injured or killed as a result of an inadequately insured driver. This may enable you to pay for your medical treatment and recover lost wages so you can avoid bankruptcy or foreclosure of your home.

How much BI and UM is enough? That is a personal question and one which depends on many factors such as your assets and whether you have sufficient health insurance coverage. Also keep in mind that you may recover pain and suffering damages from your UM coverage -- something you can't do from your health insurance. Our firm counsels our clients to meet with a reputable insurance agent and to purchase as much coverage as they can afford.

- › INJURY & DEATH CASES
- › AUTO ACCIDENTS
- › WORKERS' COMPENSATION
- › MEDICAL MALPRACTICE
- › INSURANCE DISPUTES



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AREAS OF PRACTICE:

- Injury & Death Cases
- Auto Accidents
- Workers' Compensation
- Medical Malpractice
- Insurance Disputes
- Nursing Home Neglect
- Dog Bites / Attacks
- Premises Liability
- Slip & Fall Accidents

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To learn more about us visit
our website at:

www.ocalalawyer.com

We are committed to the belief that the legal system can work for ordinary people and that average Americans can stand as tall as the wealthy, the powerful and the well-connected.

Our firm has represented over 1,500 accident victims in Central and North Florida. We have lectured on the topics of Personal Injury and Workers' Compensation on behalf of

the Academy of Florida Trial Lawyers, The Florida Bar, and National Business Institute.

Our memberships include The Florida Bar, Academy of Florida Trial Lawyers, Association of Trial Lawyers of America and The Florida Workers' Advocate. Our attorneys have over 22 years of combined legal experience and have taken more than 100 cases to trial.

FREE CONSULTATION

NO ATTORNEY FEES OR COSTS UNLESS RECOVERY IS MADE

WHAT TO DO WHEN YOU ARE INJURED ON THE JOB:



- * Report the accident to your supervisor immediately. (You may be prevented from recovering Workers' Compensation benefits if the accident is not reported within 30 days).
- * Demand that your employer complete an accident report.
- * Request that your employer provide you with immediate medical care. (You must receive medical care from a physician authorized by the employer or its carrier).
- * Advise the physician of all your physical injuries and complaints from the accident. (Oftentimes injuries that you deem small at first may ultimately cause you the most problems).
- * Do not allow 365 days to elapse between visits to your employer/carrier authorized physician. Failure to obtain this authorized treatment within 365 days of the last visit might result in dismissal of your Workers' Compensation claim and prevent receipt of further benefits.

WHAT TO DO IN CASE OF AN AUTO ACCIDENT



- * Obtain the name, address, telephone number, insurance company and policy number of the at-fault driver.
- * Gather names, addresses and telephone numbers of all witnesses. (Law enforcement personnel sometimes fail to obtain this information).
- * Take pictures of all physical damage to your vehicle including damage to the frame, interior and trunk.
- * Immediately notify your insurance company and request an Application for No-Fault Benefits."
- * Do not give a recorded statement to any insurance company without consulting an attorney regarding your rights and obligations under Florida law.
- * Receive immediate and consistent medical care in order to properly document your injuries.

FRAUD WARNING



The Florida legislature has passed fraud legislation which is applicable to workers' compensation claims. Unfortunately, workers' compensation carriers are oftentimes abusing this legislation.

The fraud defense has become a state-wide epidemic for injured workers. Our firm is experiencing assertion of the fraud defense when our clients fail or even forget to disclose their past medical history to treating doctors or in deposition. In the event that the Judge of Compensation Claims believes that this omission was intentional and material then Florida Statute 440.09 mandates a total denial of your claim -- regardless of its validity. In other words, in the event that you are clearly injured on the job and have multiple witnesses to the accident, the

Judge of Compensation Claims will order complete denial of your claim if he or she believes that you made an intentional misrepresentation which was material to the claim and made in an effort to obtain benefits.

Therefore, it is absolutely necessary that you disclose any and all prior injuries or accidents to your physicians as well as to the insurance carrier or its attorney. The penalty for failure to follow this rule may result in a complete loss of your workers' compensation wage and medical benefits.

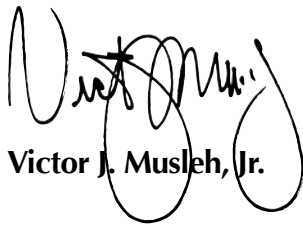
Our firm recommends consultation with a workers' compensation attorney in the event that the employer/carrier desires a written or recorded statement of the injured worker. This may help protect you from a denial of benefits.

From the desk of Victor J. Musleh, Jr.

I would like to thank our clients for the trust that they have placed in our firm over the years. I am proud to be a trial lawyer who represents accident victims and workers in the North Central Florida area. Many of the people that our firm has assisted have come to us through recommendations made by former clients as well as doctors and attorneys in the community. We understand our clients' frustrations in dealing with powerful insurance companies and big employers who are only looking out for their best interests. It is my hope that this newsletter will provide you with important information regarding accidents and insurance matters. If you would like to learn more about Victor J. Musleh, Jr., P.A., our practice areas, our experience or our attorneys, please visit our website at www.ocalalawyer.com or call us at (352) 732-0600 or toll free at (888) 876-5098.



Sincerely,

A handwritten signature in black ink, appearing to read "Victor J. Musleh, Jr.", written over a white background.

Victor J. Musleh, Jr.

The hiring of an attorney is an important decision and should not be based solely upon advertisements. Before you decide, ask the attorney to send you free written information about their qualifications and experience. ©2005 Victor J. Musleh, Jr., P.A.



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