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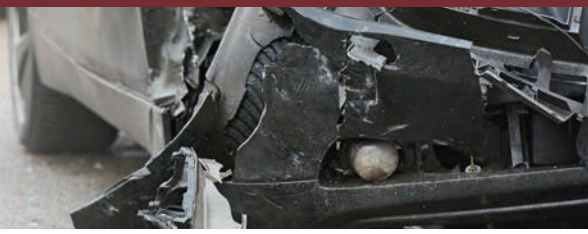
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Fall 2025

AUTOMOBILE ACCIDENTS | PERSONAL INJURY | WORKERS' COMPENSATION

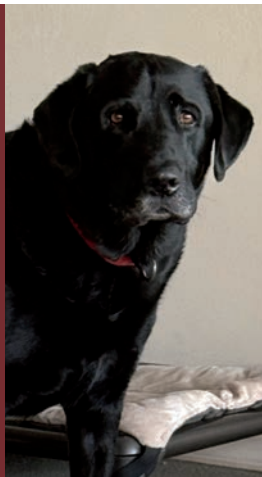


Did you know we handle Auto Accidents & Workers' Compensation Cases?



I hope this newsletter finds you doing well and I would like to first address the need for you all to purchase uninsured motorist insurance. This type of insurance covers you and your family if you are hit by a motorist who has no bodily injury insurance. I signed up for a brain injury case last week in which the defendant did not purchase bodily injury coverage and my potential client did not purchase uninsured motorist insurance. Therefore, the injured automobile accident victim received no compensation for her catastrophic injuries. I have enclosed several articles to help you understand uninsured motorist insurance and why it is crucial that you purchase it in Florida.

As many of you know, I bring my two dogs to work every day and they bring much joy to the office and all my clients. Unfortunately, we lost my black lab named Tank over Easter weekend. I have enclosed a couple of photographs of Tank and his brother Jimi who is still with us at the office. Come by and visit if you are in downtown Orlando. ▶



As a member of the Inns of Court for Workers' Compensation, I was honored to be invited with my wife to attend a gala inside the United States Supreme Court in Washington D.C. There are a number of photos of our group from around Central Florida. It was amazing to walk around the courthouse and view the courtroom where the justices receive oral arguments. ▶



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Hopefully, many of you have seen my television ads which I also post on my social media. I use HI Five Ad Agency and it is owned by one of my law school friend's son. Jordan Eichenblatt is seen in these photos with his crew filming me as an auto mechanic. I will be posting these on social media after the Florida Bar gives them their final approval. Please send me a message or email when you see them. I would love to know what you all think. ▶

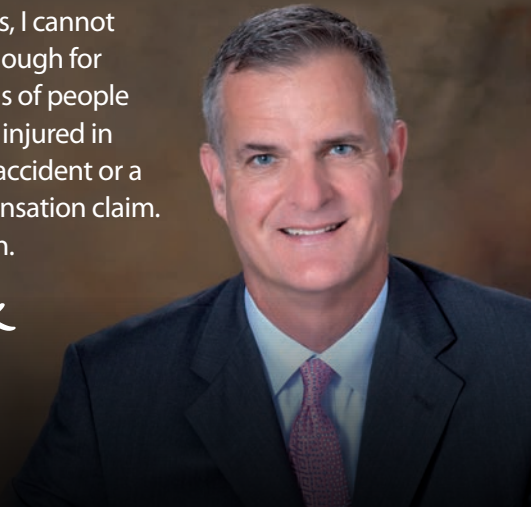


◀ As for the family, I have enclosed a photograph of my three sons and one future fiancé over the Fourth of July. It is hard to believe that two of my sons will be getting married next year.



Finally, as always, I cannot thank you all enough for the kind referrals of people who have been injured in an automobile accident or a workers' compensation claim. Thank you again.

-Frank



▲ The big news is that my paralegal Billye Castille has become a grandmother and I have attached two photographs of her granddaughter. I cannot believe how fast our kids have grown up.

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What is Full Coverage?

Full coverage is not a term used by insurance companies because no insurance company will be able to cover 100% of all situations. Full coverage is going to vary by the person and situation. Many states require "state minimum coverage".

- ▶ **Liability Coverage** This coverage is designed to protect you if you're found to be at fault in an accident. It can cover the other drivers' medical costs, lost wages, pain and suffering, repair or replacement of their vehicle or property and even some legal bills. This coverage does not cover you.
- ▶ **Uninsured/ Underinsured Motorist Coverage** This coverage requirement varies by state but is used when you are in an accident caused by another driver that does not have enough coverage.
- ▶ **Personal Injury Protection** This is meant to help cover you and your passengers' medical bills sustained during an accident.

Lenders and financial institutions may tell you to have full insurance coverage. They are referring to the coverage you have on your vehicle in the event of an accident. These coverages are optional but are often required by lenders.

- ▶ **Collision Coverage** This protects your vehicle in the event of a collision with another vehicle or object.
- ▶ **Comprehensive Coverage** This protects your vehicle in the event of an accident that is not related to a collision such as a deer running into your car, theft or vandalism.

The policyholder has the option to add a wide range of additional coverages they may think of when they hear the words "full coverage". This can include rental car coverage, roadside assistance and auto security. If you have been involved in an accident, call our office. We are here to help.



Chili Mac and Cheese

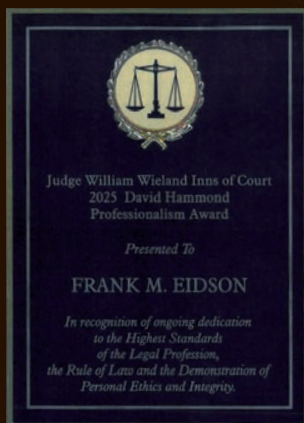
Ingredients:

- ▶ 2 Tbsp. olive oil
- ▶ 1 lb. ground beef
- ▶ 3 garlic cloves, minced
- ▶ 1 small yellow onion, diced
- ▶ 2 Tbsp. chili powder
- ▶ 2 tsp. ground cumin
- ▶ Kosher salt and black pepper
- ▶ 3 cups beef broth
- ▶ 1 (8-oz.) can tomato sauce
- ▶ 12 oz. large elbow macaroni
- ▶ 1 (15-oz.) can pinto beans, drained
- ▶ 1 1/2 cups grated cheddar, plus more for serving (about 6 oz.)
- ▶ 1 cup grated pepper jack cheese (about 4 oz.)
- ▶ Cilantro, for serving
- ▶ Hot sauce, to taste
- ▶ Sour cream, for serving (optional)

Instructions:

1. Heat the olive oil in a large skillet over medium-high heat. When the oil is hot, add ground beef, garlic, and onion. Season with the chili powder, cumin, and a good pinch of salt and pepper. Cook, breaking up the meat with a wooden spoon, until the beef is cooked through and browned, 6 to 8 minutes. Stir in the beef broth, tomato sauce, macaroni, and beans. Bring to a simmer, cover, and cook, stirring occasionally, until the sauce is thick and the macaroni is al dente, 12 to 14 minutes.
2. Remove the pan from the heat. Add the cheddar and pepper jack, and fold until the cheese is completely melted. Serve in bowls with cilantro, more cheddar, some hot sauce, and sour cream.

2025 David Hammond Professionalism Award



Every year The American Inns of Court awards to an individual lawyer the David Hammond Professionalism Award. David Hammond was considered one of the finest workers' compensation lawyers in the State of Florida for his honesty, hard work and personal integrity. I was honored to receive the award this year in which the award was voted on

by attorneys and judges in workers' compensation section. The award is given in recognition of ongoing dedication to the highest standards of the legal profession, the rule of law and the demonstration of personal ethics and integrity.





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Referrals A referral is the greatest professional compliment we can receive. If you have a friend, neighbor, or family member who is in need of legal representation, please consider referring them to our firm. We will do our best to provide the highest possible level of service and deliver winning results.



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Do You Really Need Uninsured Motorist Coverage?

What would happen if you were hit by a driver who didn't have insurance? You'd probably be stuck footing the bill for vehicle damage and medical expenses caused by them. Uninsured motorist coverage can help cover these bills.

Should you get uninsured motorist coverage and what does it include? Here's everything you need to know.

What is Uninsured Motorist Coverage?

Uninsured motorist coverage will help cover medical expenses when an uninsured driver causes an auto collision. Also called UM coverage, uninsured

motorist coverage kicks in when another driver is responsible for damage to your health and they don't have the insurance to cover the bills.

Uninsured motorists also covers your pain and suffering, medical expenses and lost wages after a car crash. It will also cover these costs for any passengers in your vehicle at the time of the crash.

Uninsured motorist coverage should not be confused with underinsured motorist coverage. While they both cover the same expenses after a crash, uninsured motorist coverage pays out after an accident with an at-fault uninsured

driver. Underinsured motorist coverage is reserved for accidents with an at-fault driver who has insurance but not enough to cover all of the costs.

Should You Get Uninsured Motorist Coverage?

It is a smart idea to purchase uninsured motorist coverage. This coverage is more affordable than other types of insurance and can save you thousands in medical fees.

For more peace of mind on the road opt for uninsured motorist coverage.

