



Hello and Happy Holidays,

Time passes so quickly - I just completed my 34th year of practicing law.

I've been told that people do not like reading letters from attorneys. So, over the years, I have chosen to only send our calendar during the holiday season. However, because I see an injustice to so many unknowing people, I felt it necessary to tell you about a practice used by auto insurance companies to avoid paying claims after an accident.

When you purchase auto insurance, an application is completed either by you or the insurance agent. The insurance company accepts the application, takes your payment and you are covered, you think. Then an accident occurs and the insurance company should pay money for your medical bills and wage loss. But instead, the insurance company investigates your application and if any of the information is inaccurate, even if you didn't do it on purpose, they are allowed, under Florida law, to deny paying you money.

While any question can lead to an inaccuracy, the most frequent issues are:

1. Did you list everyone that you live with (over 14 yrs. old) on the application?
2. Did you list people you live with even if they don't have a license or never drive your car?
3. Did you list your vehicle as "personal use" when it is regularly used for "business"?
4. Did you write that you live at one location and your license or registration has another?
5. Did a relative move into your home and you failed to notify the insurance company?
6. Were there changes to the information given and you failed to notify the insurance company?
7. Do you regularly drive a car that is in someone else's name?
8. Did the insurance agent complete the application and you didn't carefully read it to make sure that the information was accurate?

Not all inaccuracies allow the insurance company to deny payments, but most do! So, please be sure to be accurate on the application. Some people purposely provide inaccurate information in order to save money, but why pay for insurance that isn't paying you or on your behalf when you need them?

Two other reminders: 1) uninsured motorist coverage protects you when the at fault party doesn't have liability insurance and 2) under the recent law change, you must see a medical provider within 14 days after an auto accident or you lose your PIP benefits!

Remember, we are here to help you any way we can. Call us for any questions or concerns you have.

Wishing you and your family a happy and healthy holiday and New Year.

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