

RUN OVER TWICE?

It is bad enough to be the victim of an unfortunate automobile accident. Unfortunately, our firm has found that many people wind up being victimized a second time by either a lack of insurance coverage or by unscrupulous insurance adjusters.

There is no question that we are currently living in tough economic times. Many people have either dropped or significantly cut back their automobile insurance because of the poor economy.

You cannot make other people keep their automobile insurance in effect. However, in the current economy, it is more important than ever to make sure that you carry uninsured motorist coverage on your personal automobile policy. Uninsured motorist coverage can be your only protection against an irresponsible motorist who collides with your vehicle, causing you serious injury. If you do not have uninsured motorist coverage, you should call your insurance agent immediately to discuss obtaining this very important coverage.

In addition, our firm has received reports that many insurance companies are trying to settle personal injury auto claims within days or even hours of the accident. We have had clients report that insurance adjusters have called or appeared at their homes shortly after an accident and offered to write a check to settle a claim immediately for a small amount. Often times it takes days or even weeks to determine the extent of injuries from an automobile accident. In Florida, you generally have four years after an automobile accident to pursue a personal injury claim. Accepting a check and signing a release within hours or days of a motor vehicle accident may not be in your best interest. In addition, should an adjuster tell you that you do not need an attorney to assist you with your claim, you should become concerned.

Our law firm handles automobile accidents and personal injury cases. Steve Hoskins is the managing attorney of our personal injury department. He is a Board Certified Civil Trial Lawyer with 28 years of experience handling cases in the Treasure Coast and Lake Okeechobee area. If you, a family member, or friend have been involved in any personal injury case, please feel free to call our law firm for a free consultation to determine what rights or remedies you may have so that you do not become an accident victim twice.

STATE FARM ORDERED TO REPAY MILLIONS

A Florida law that took effect in 2005 required insurance companies to offer discounts to homeowners installing shutters and making other hurricane proof improvements to their homes. State Farm Insurance Company did not offer any type of discounts to State Farm policy holders that made hurricane improvements to their homes. Florida Insurance Commissioner Kevin McCarty recently announced that State Farm policy holders who previously made hurricane proof improvements to their homes should be receiving a notice from State Farm informing them of the possible refund. This will include policy holders who have held homeowners', renters', condominium unit owners', and apartment or condominium association's policies since 2005. It has been estimated that the average refund for the affected policy holders will be approximately \$1,225. Any State Farm Insurance Company policy holder making hurricane improvements to their home since the state law took effect in 2005 should watch their mail box for the refund notice and should make sure they comply with the terms of the notice to obtain the proper refund.

HOSKINS & TURCO COMMUNITY INVOLVEMENT

Our firm continues to be involved in local events. We encourage all clients and friends of our firm to join us at the following community events:

November 20: Steve Hoskins will host the WPSL 1590 AM Christmas Kids radio program at 11:00 a.m. Since 1980, our firm has sponsored the Christmas Kids program which provides financial assistance to deserving St. Lucie County children during the holiday season.

December 7: We will be providing refreshments in front of our Fort Pierce office, 302 South Second Street, to all participants and visitors of the Sights and Sounds Christmas Parade held in downtown Fort Pierce.

December 13: Our firm will be participating in the annual Okeechobee Christmas parade and window decorating contest. See our window display at our Okeechobee office, 212 South Parrot Avenue.

February 9: Visit our booth in the park at the Speckled Perch Festival in Okeechobee.

February 8: Bring your insurance card to our booth at the St. Lucie County Fair, and we will fully explain your auto insurance coverage.

May, 2009: For years, our firm has awarded a scholarship to a deserving St. Lucie County high school senior. This year, we are also offering a scholarship to a deserving Okeechobee high school senior. Scholarship applications may be obtained online at our website www.hoskinsandturco.com. The deadline for all scholarship applications is April 1, 2009.