

## BUILDING RELATIONSHIPS

Dear Clients and Friends,

At the Law Offices of John A. Willis, P.A., we are respected for our expertise in the full spectrum of personal injury litigation. **However, many of our clients do not realize that our office is available for clients to discuss a broad range of legal services, including:**

- Purchase and sale of property
- Wills and estates
- Commercial Litigation

Our goal is to be accessible, efficient, and to serve virtually all of a client's legal needs. We are ready to evaluate the practical legal questions of each client and offer legal guidance necessary for informed decisions.

**CONTACT US:**  
To contact our office call  
(561) 417-7033  
www.willislaw.com

*There is never any charge for a consultation*

*Attorney John A. Willis has an open door policy for his clients and combines the personalized service of a small firm with the strong presence of a large firm. If you or a loved one has been seriously injured, call the Law Offices of John A. Willis, P.A. for a free consultation and confidential evaluation of your claim.*



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## Representing Injured Clients

Fall 2007

# NO FAULT DRIVER INSURANCE NEARING DEMISE

On October 1, 2007, for the first time in over thirty years, it will once again matter in Florida who is at fault in automobile crashes. It will matter to injured drivers. It will matter to insurance providers. It will matter to doctors and hospitals across Florida.

Florida's soon-to-expire Personal Injury Protection (PIP) program paid medical bills no matter who caused the accident. The "No-Fault" system was created in 1971 to let drivers hit the road without the fear of complex lawsuits should they be in an accident. For anyone operating a motor vehicle, PIP insurance is presently required in Florida and must be to a limit of \$10,000.00 for loss sustained by any person arising out of the ownership, maintenance, or use of a motor vehicle.

PIP insurance is currently a driver's first line of defense under Florida's "No-Fault" law. Eighty percent of all reasonable expenses for necessary medical, surgical, x-ray, dental, and rehabilitative services, including prosthetic devices and necessary ambulance, hospital and nursing services are now automatically covered under PIP, up to \$10,000.00, regardless of who caused the accident. In addition to emergency room charges, the money can be used to pay for follow-up doctor visits, sixty percent of lost wages, funeral expenses up to \$5,000.00, and for the medical needs of any passengers riding in the car.

Insurance companies have successfully lobbied to end the "No-Fault" statute in Florida, claiming that PIP was subject to hospital overcharges and abuse by specialty clinics built around milking every dime of the \$10,000 policy limit. Auto insurance actuaries calcu-

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lated that most, but not all medical bills now paid by PIP will wind up covered by other forms of insurance, such as individual health insurance. The issue is very complex.

Insurance companies claim the elimination of PIP insurance will save consumers money by providing lower car insurance rates, while health care professionals worry about how they will be paid. Hospital lobbyists claim that the end of the PIP requirement would mean a \$350 million loss to hospitals in un-reimbursed medical care. Insurers retort that it would merely result in lower hospital profits. Hospitals respond by claiming that eliminating PIP would create a huge group of completely uninsured people. Insurers claim that eliminating PIP would eliminate a whole frauds industry. The argument goes on before the Florida legislature and the result is that the insurers have won and the "No-Fault" statute is presently scheduled to sunset on October 1, 2007.

## KEEPING CLIENTS INFORMED

### WHAT TO EXPECT IN AN INITIAL CONSULTATION

For many of our clients who have been seriously injured as a result of the carelessness and negligence of others, this is their first venture into the legal system. We have developed this page to let you know what you can expect when you contact The Law Offices of John A. Willis, P.A., for help.

#### Do I Have a Case?

The first thing that most of our clients want to know is if they have a case. The answer is not always as easy to answer as one might think. When you contact The Law Offices of John A. Willis, P.A., one of our experienced support staff members will take information about your case by telephone. The next step will be to arrange a meeting between you and your lawyer. That meeting will either be at our office, at the hospital, or in your home. If you have no transportation to or from our offices we will be happy to provide it.

During this meeting, we will ask you to provide us with as much information as you can about the facts of your case. You will also have an opportunity to ask us about the civil justice system in Florida and how a personal injury lawsuit works.

We examine each case carefully. One of the keys to determining if you have a case is whether your injury was caused by someone else. Sometimes an accident is no one's fault and, therefore, there is no possibility of monetary recovery.

#### What Will it Cost Me?

Our law firm will advance all costs of investigating and developing your case. We invest our time and knowledge, not knowing what the outcome will be. Our fee, if we are successful, will be a percentage of the recovery before expenses are deducted. We will keep track of the expenses that we pay, such as expert witness fees and court costs, and those expenses will be deducted from any compensation that we recover for you. The Florida Supreme Court requires the client to be liable for expenses, (other than attorney fees), regardless of the outcome of the case.

#### Helping Injured Clients Through Difficult Times

Every case that we handle is individualized. Our law firm will evaluate your medical needs and life-care planning needs and project those costs over a lifetime. If you can return to your place of employment, we will determine what training or vocational rehabilitation you may need. If you cannot return to the workplace, we will seek to replace your lost income. Many of our clients may be receiving minimal rehabilitation services at the time they contact us. Your lawyer will advocate for better services while we are in the process of developing your case.

John A. Willis, Esq., and his support staff recognize the vulnerability of our injured clients and we believe that kindness and compassion are the keys to helping you through a difficult time. Our law firm is proud of our passion that drives us to help people who need help and our success at obtaining compensation for people who need it most. Clients can reach a member of our staff at any time of the day or night **(561) 417-7033**.

#### Free Initial Consultation

The Law Offices of John A. Willis, P.A., offer a free initial consultation for victims of serious personal injury. If you are unable to come to our office, we will visit you at the hospital or in your home. Serious injuries deserve serious legal representation.

## WHAT DOES THE END OF NO-FAULT COVERAGE MEAN TO YOU?

**On October 1, 2007**, Florida's no-fault car insurance law and its requirement for **Personal Injury Protection (PIP) is scheduled to expire** – with no provision for a new system to take its place.

The issue is complex but you should be aware that four in 10 Floridians injured in an automobile accident and treated in an emergency room have no health insurance other than PIP. To make matters worse, according to a recent study by the Insurance Research Council on the number of uninsured motorists, **Florida ranks eighth highest among states with an uninsured driver rate of twenty percent.**

As a result, we as drivers take a risk every time we operate an automobile that we will be injured in an accident caused by an individual who does not have adequate insurance coverage available to settle a claim nor sufficient personal assets to satisfy a judgment. Personal Injury Protection, which previously provided everyone adequate coverage if a person suffered only minor injuries, paid for medical care up to \$10,000.00. This coverage will no longer be required. Emergency room treatments, medical care, and follow-up doctors will need to be paid from each injured person's own health insurance policy, provided they have health insurance and adequate coverage. If they do not, they could ultimately be responsible for all or a portion of their own medical bills, even if the accident was not their fault.

Many of our clients mistakenly believe that they are fully covered in the event of an automobile accident caused by the negligence of another driver. They presume that the negligent driver's automobile insurance policy will compensate them for their injuries. NOT SO!

Bodily Injury Liability (BI), which covers the injuries that the insured causes to other people is NOT required in Florida. This means that Florida drivers, who cause an auto accident, are not required to carry the insurance which pays for the medical expenses, lost wages, or pain and suffering to the individuals that they have injured. All Florida drivers are vulnerable in that they may be involved in an auto accident caused by an individual who does not have adequate insurance coverage. The situation is more serious when the injured person does not have sufficient medical insurance to pay for 100% of their medical and hospital costs.

**The Law Offices of John A. Willis, P.A.**, urge our clients to take steps to be sure that they and their families are protected in the event of an automobile accident that is not their fault. Call your insurance agent if you do not have Uninsured Motorist coverage (UM) and buy it! UM protects you when the person who harmed you does not have liability coverage or enough insurance coverage to compensate you for your injuries. Do not rely on the other vehicle having insurance coverage that will protect you in the event of someone else's negligence. Protect yourself as much as possible. Call our office at **(561) 417-7033** for additional information regarding insurance coverage that will protect YOU!

***DID YOU KNOW?*** When you hire a lawyer on a contingency fee basis, it allows you to pick the very best law firm without worrying about cost. The contingency fee agreement is your assurance that your lawyer will work hard to get you the best results possible.