



DIG Disparti Law Group

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Disparti Law Group

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PERSONAL INJURY PRACTICE

- Free consultation
- Home appointments available
- 24-hour emergency service
- No recovery. No fee. We do not get paid unless you do.
- Trial attorneys

Referrals

Thanks to all of you who have recommended our firm to your relatives, friends, and neighbors. We appreciate your vote of confidence and pledge to care for these "VIPs" as well as we care for you.



Judson Calkins, Michael Blickensderfer, William Hemmers, Lawrence Disparti, Kenneth Brown, Nicole Arfaras Kerr, and David Farrugia

Season's Greetings!

May you and those you love experience the quiet beauty of the holiday season. We hope that you and yours enjoy peace, happiness, and good health throughout the coming year.

We would also like to thank you for seeking out our legal services over the years and for referring your relatives, neighbors, and colleagues to us.

Disparti Law Group

Denial of health insurance coverage

Health insurance claim disputes are not suppose to happen. The purpose of health insurance is to help you when you are in need after a tragic accident or an unfortunate and unexpected illness. Many times the insurance company pays you the money that is due under the insurance policy after you make your claim. These policies usually contain complex descriptions of what is covered and certain requirements that must be met before coverage is available. In addition, issues regarding preexisting conditions occasionally arise. That is, insurers sometimes deny coverage, claiming that the insured failed to properly answer a question on an application for insurance relating to a preexisting condition. Often, insurance companies just outright deny paying for treatments, tests, future tests, and bills. Many times they do this in contradiction of policy terms.

Disparti Law Group, P.A., can review a health insurance policy and provide advice as to what coverage is available under the policy, and litigate any issues regarding health insurance coverage.

The purpose of health insurance is to help you when you are in need after a tragic accident or an unfortunate and unexpected illness.

We take your family's safety and security personally.

TRIAL LAWYERS

America's trial attorneys, who protect everyone's rights and champion their legitimate causes, pledge access to our civil justice system for working families who may lack the resources to take product grievances to court.

Lawyers promote the public good through their efforts to secure safer products, better workplaces, cleaner environments, and quality health care by protecting the rights of the injured and preserving the right to trial by jury.

Trial attorneys typically handle cases like these:

- A child paralyzed after being struck by a drunk driver.
- A young woman unable to have children because of a medical mistake.
- A person denied a promotion due to racial discrimination.
- An elderly person mistreated in a nursing home.
- A community whose water was made toxic by a local manufacturer.



I've never filed a lawsuit!

Question:

Although I was injured in a fall, I'm really reluctant to talk to an attorney about filing a lawsuit. Basically, I'm not really a litigious person. I've never filed a lawsuit, and I feel really uncomfortable about initiating one. Is that right?

Answer:

You're not alone. Even though the media make it look like people file lawsuits at the drop of a hat, the exact opposite is true. Lawsuit numbers are declining.

However, many people like you often feel somewhat uneasy about seeking recourse for harm, even when their injuries came through no fault of their own.

Being Good Samaritans like you, they think, "I should have noticed that slippery spot in the supermarket aisle where I fell."

However, most of our cultural, religious, and civil history shows that those who have been harmed have the right to seek fair recompense. It's important not to confuse justice with reprisal. Asking a place of business to pay for medical care for harm that its employees were responsible for is not revenge; it's expecting fair treatment, especially when a party responsible for harm refuses to acknowledge or accept responsibility.



Vehicle rollover accidents

Auto, truck, and sport-utility-vehicle rollover accidents unnecessarily kill 10,000 Americans annually. Another 24,000 suffer severe injuries.

Long-suppressed internal documents show that automakers knew as early as 1966 that car and truck roof designs were so weak that occupants could be crushed to death in rollover accidents. Ford could have fixed this deadly problem for \$43.13 per vehicle. Instead, manufacturers hid the information for years and continued selling dangerous vehicles.

In 2005, the National Highway Traffic Safety Administration—despite specific direction from Congress to increase vehicle roof safety—established auto industry-sympathetic standards mandating only minimal improvements to existing standards. The regulations also prevent lawsuits against manufacturers who ignore their own internal safety researchers to bolster their bottom lines.



No \$43.13 safety improvement

Gary Skinner of Graysville, Alabama, was an avid fisherman with a love for music, says his wife Angela. But on July 28, 2005, Angela lost her 48-year-old husband in a rollover accident when his 1999 Ford Ranger blew a tire, causing Gary to lose control of the vehicle. As Gary's car rolled over, the roof caved in on him, causing a fatal head injury.

FOR YOUR SAFETY

Recalled product roundup

Here are some recently recalled products you may have in your home or at work:

- ✓ **Arctic Cat, Inc.**, has recalled 41,000 Arctic Cat Snowmobiles with fuel tanks that can crack, leak, and burn riders.
- ✓ **Arctic Cat, Inc.**, has also called back 2,120 Arctic Cat Prowler XT Off-Highway Utility Vehicles. Rear brake calipers may leak brake fluid, reducing braking ability and potentially injuring riders.
- ✓ **Tyco Fire & Security** asks buyers to return 21,000 Fire Detection Systems. Sensors may have reduced sensitivity to smoke in conditions of high humidity and high temperature and delay smoke detection in a fire. Tyco Fire & Security also has requested that buyers return 128,000 smoke detectors that also may have reduced sensitivity to smoke.
- ✓ **BRK Brands, Inc.**, a subsidiary of First Alert, Inc., has recalled 145,890 First Alert® ONELINK™ Battery-Powered Smoke and Combination Smoke/Carbon Monoxide (CO) Alarms. The alarms drain battery power rapidly and will chirp to alert consumers to replace the batteries. Failure to replace batteries before the battery power terminates may cause the alarm to fail to detect smoke and carbon monoxide in a fire.
- ✓ **PTI Sports, Inc.**, has asked buyers to return 14,000 Schwinn Deluxe Bicycle Child Carriers. Plastic guide tabs on the carrier seat rack can break and injure child riders.



Nursing homes...

...and accident prevention

Families with elderly relatives who reside in nursing homes should be particularly vigilant about nursing home and rehabilitation center accident-prevention protocols.

Since many older people may have mobility or physical-dexterity problems, residences and facilities should get rid of accident hazards, such as low objects, floor obstructions, unstable chairs and beds, and unsafe restraint devices.

Dangerous restraints

A 77-year-old patient admitted to a nursing home was asphyxiated after she slid down in her wheelchair and became trapped in restraints. Her daughter sued, alleging care providers had used restraints without physician's orders or family consent. A jury awarded damages for the death and the daughter's loss of society with her mother.



CLIENT SERVICE

Our goal: Keep you informed

We will always strive to help our clients make truly informed decisions about their legal matters. In our counsel, we will constantly keep all clients "in the loop."

First, we will do our best to solicit client input and feelings about each case's background and developments. Clients always have insights and historic knowledge of issues that can help us fine-tune our approach. Listening to clients is very important to us.

Second, we will explain the tactics and strategies we plan to employ so clients understand why we may recommend a particular course of legal action and where we intend the strategy to lead us. We always appreciate client feedback.

Finally, our approach always includes giving each client the opportunity to ask questions—lots of them—which we will answer right away.

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The information included in this newsletter is not intended as a substitute for consultation with an attorney. Specific conditions always require consultation with appropriate legal professionals.

Safe toys for the holidays

Every year, roughly 5,000 new toys enter the holiday gift market. Also every year, about 150,000 children sustain toy injuries serious enough to merit a trip to the emergency room.

Parents and grandparents can select safer toys for holiday gift-giving by observing several guidelines. First, be sure to select toys appropriate to children's ages and interests. Second, evaluate all new toys for potential hazards:

- Look for sharp edges on metal or plastic parts that can cut.
- Watch for small parts that a child might swallow.
- Be wary of toys that make loud noises which can damage hearing.
- Steer clear of sharp, pointed toys that can puncture skin.
- Avoid projectiles that can damage eyes.
- Pass up electric toys that can shock.

For more toy safety information, surf to www.toysafety.org.

Cold medication **WARNING**

Zicam®, an over-the-counter nasal cold product, has been linked to a loss of smell in some users.

Available as a chewable or solid tablet, oral mist, nasal spray, or swab, Zicam contains a sulfate of zinc, which has been shown capable of destroying a user's sense of smell (anosmia) for years. Individuals suffering anosmia may also lose their sense of taste.

Furthermore, loss of smell and taste may make some sufferers unable to sense spoiled foods or perceive fires, deadly fumes, or natural gas leaks.

More than ten million containers of Zicam have been sold since 1999.

The pharmaceutical's manufacturer recently settled more than 300 lawsuits by victims who lost their sense of smell after using the product.

Anyone who used Zicam and lost the ability to smell should speak with a physician and seek professional legal consultation. Please contact our office for more information.

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SPOTLIGHT— Attorney Judson Calkins

Judson Calkins is an attorney with the **Disparti Law Group**. He received his undergraduate degree from Auburn University and his Juris Doctor from John Marshall Law School. Judson is a member of the Florida Bar and admitted to practice in the U.S. District Courts for the Middle District of Florida.

Judson focuses his work in social security disability, personal injury, and civil litigation. He primarily deals with helping our clients obtain social security disability benefits. He frequently travels to our Georgia office and helps our clients in that state.

Prior to joining Disparti Law Group, P.A., Judson was counsel for Delta Airlines. Following his work in the airline industry, Judson then became a litigator for an insurance defense firm in Atlanta, Georgia. Judson enjoys reading in his spare time and enjoys going skiing whenever he gets a chance.

