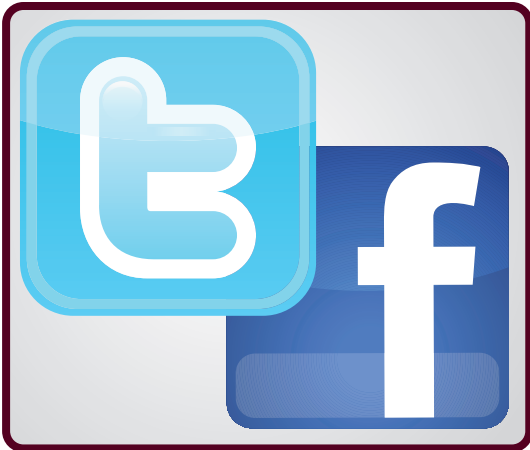


Who's watching you on Facebook and Twitter?



In the last few years Facebook and Twitter have become part of our everyday life. According to recent data, Facebook has more than 500 million active users and Twitter about 75 million. For some, these social networking sites have become part of their daily routine, oftentimes posting information of their whereabouts, what they're doing, how they're feeling that day, photos and even videos of their most recent activities.

If you have filed a personal injury claim for injuries in an automobile accident, slip and fall, or for any other reason, your postings on Facebook, Twitter or any other social site might become public knowledge.

In the past, an insurance company would rely on medical documentation, sworn testimonies and sometimes surveillance video to put into question the validity of the person's injury. Nowadays, most of this research can be done from their computer.

For example, if a person claims that as a result of his injuries he feels depressed or he can no longer go dancing, but then posts pictures of himself at a party, then his credibility will be called into question.

Unfortunately, many believe that by having their settings set to private on these sites any "intruder" invasion can be avoided. Regrettably, this is not always the case. In the past, judges have ruled in favor of having the claimant present copies of his Facebook information if they deemed it contains evidence relevant to the case.

As a general rule, it is important to keep in mind that when filing a personal injury claim or lawsuit, all of your actions will probably be watched and analyzed. It's important not to post or comment on anything that may jeopardize your case in the long run.

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Can your Car Insurance Company surcharge your policy if you make a claim?



Some people are reluctant to make a personal injury claim after an automobile accident because they are concerned that their insurance company will increase their rates or drop them as a policyholder. If you are the victim of an accident, which is not your fault, you should make a claim under your policy without fear that your carrier will enforce a surcharge.

It is true that an insurer can surcharge your policy if you are at fault for an accident and they have to pay out on a liability claim. A surcharge is an additional charge added to the basic policy premium. Typically the surcharge will last for three years and then be eliminated at that time. Each insurance company's underwriting requirements are different so you should check with your company to see how they apply surcharges. Some companies have underwriting guidelines which permit them to surcharge for an at fault accident if they have to pay out over a certain amount of money. Also, companies can non-renew your policy based

upon their underwriting guidelines. However, you may be eligible for reimbursement of the surcharge if you meet any of the following requirements:

- 1) if you can show that you were reimbursed by or had a judgment against the person responsible for the accident,
- 2) if you can show that you were struck by a hit-and-run driver and the accident was reported to the police,
- 3) if you can show that a court ruled you were not at fault for the accident or adjudicated not to be liable, or
- 4) if you can provide a written statement to your insurer that you were not at fault and the insurer's file does not provide information to overturn this statement.

In conclusion, if you take the time to purchase the proper insurance and pay those expensive premiums, you should not be afraid to use the coverage when you have a loss.

Cecere Santana Donates Toys to the Sebastian Foundation



During the holidays employees at Cecere Santana participated in a toy drive for the Sebastian Foundation, an organization that helps single mothers and their children. The organization teaches them how to overcome daily obstacles, how to function in a dysfunctional environment and how to become financially and emotionally independent.

Questions regarding this matter or similar issue?

Call our office for a free consultation. Broward: (954) 653-9969; Miami-Dade: (305) 259-7100 or Fort Myers Area: (239) 332-0268.

Visit us on the web: www.helpfortheinjured.com or www.ceceresantana.com

Comments? Write to us at: newsletter@ceceresantana.com

Cecere Santana, PA represents cases relating to personal injury and property litigation.

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No fees or costs if no recovery.
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