

**CECERE
SANTANA**

Attorneys at Law

Experience. Service. Results.

Happy Holidays!



Legal Bulletin - Winter 2012

A Note of Thanks to Our Clients

As this year comes to an end, we would like to take this time to thank you, our clients, for putting your trust in Cecere Santana. We know that when you call our office it's because you're facing a challenging time in your life, whether it is an automobile accident, a work accident, a loss at your home or business or any other matter relating to our areas of expertise. From the moment you call us, we get to work and do everything in our power to walk you through the legal maze and get you back on your feet as soon as possible. Our most important goals are to continue to offer you guidance throughout the legal process, secure the compensation you deserve and offer you the best customer service.

As a result, more than 80 percent of our clients come to us referred by a family member or a friend that we have helped in the past. As part of our effort to continue to offer our clients the best customer service, during 2012 we expanded our Workers' Compensation and Litigation department, adding qualified personnel that will help guide you through your case in an effective and expedited manner.

We have also expanded our Personal Injury Protection litigation area, to better serve our clients in the medical field.

In the upcoming year we look forward to continuing to serve you, offering comprehensive legal advice in the areas of personal injury, workers' compensation, homeowner and business property claims and PIP litigation.

Once again, we thank you for your loyalty and continued support throughout the years. Best wishes for you and your family for 2013!



*Michael
Cecere*

*Erick
Santana*

CECERE SANTANA, PA
13680 NW 5 Street
Suite 230
Sunrise, FL 33325

Personal Injury • Property Litigation • Workers' Compensation

New PIP Law to take Effect on January 1st

Effective January 1, 2013, a car accident victim must receive initial treatment within 14 days from the date of the accident in order for the victim to be eligible for Personal Injury Protection (PIP) coverage through their automobile insurance policy.



The accident victim can receive up to \$10,000 in medical benefits from their automobile insurance policy's PIP coverage only if a physician M.D., osteopathic physician, dentist, supervised physician's assistant or advanced registered nurse practitioner determines that the victim has an "emergency medical condition" (EMC).

If not, the PIP medical benefit is limited to \$2,500.

Also, there's no reimbursement for massage therapy or acupuncture and Chiropractic physicians are not authorized to make an EMC determination.

If an injury surfaces after the 14-day window, accident victims will have to seek payment for their medical treatment through their health insurance, Medicaid or Medicare. The injured victim may also present a claim for injuries and medical bills against the at-fault party's insurance company or through the victim's own Uninsured Motorist policy.

As a result of this new law, it is extremely important that victims who are injured in automobile accidents seek medical attention immediately and contact our office for legal consultation.

Jury awards \$171,500.00 to client of Cecere Santana

Our client sustained a neck injury after an underinsured motorist made an improper left turn in front of his vehicle. After securing the policy limits from the underinsured driver, our client's Underinsured Motorist carrier initially offered \$1,000.00 to settle the claim. Given the low offer, the case proceeded to trial resulting in a very favorable verdict for our client. Furthermore, the insurance carrier was ordered to pay our client's attorney fees and costs.



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

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Call our office for a free consultation. No fees or costs if no recovery. Toll Free: (800) 75 FL LAW

**CECERE
SANTANA**

Attorneys at Law

Sawgrass Executive Center

13680 NW 5 Street - Suite 230
Sunrise, FL 33325

Ph: (954) 653-9969 Fax: (954) 653-9979

Ph: (305) 259-7100 Miami-Dade County

Premier Executive Center

5237 Summerlin Commons Blvd.
Fort Myers, FL 33907

Ph: (239) 332-0268

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www.helpfortheinjured.com