

**CECERE
SANTANA**
Attorneys at Law

15 Years



Newsletter
Summer 2023

**Cecere Santana, PA
Celebrates 15th Year Anniversary**

This summer marks 15 years since we decided to join forces to open Cecere Santana, PA. After years of working as attorneys for other law firms and prior experience as claim adjusters for State Farm Insurance Company, we decided to combine our expertise in the insurance field and open a law practice dedicated to offering clients expert legal service and excellent customer care. Unlike larger firms, we personally speak to each client individually throughout their case to make sure they understand their options and are well informed of their legal rights. A team of case managers is also there to guide the client through the claim process, and an additional team works on negotiating bills, so clients receive the largest compensation possible at the end of their case. As a result, in the last 15 years we have represented thousands of clients, collecting millions of dollars on their behalf in cases relating to accidents, slip and falls, negligent security and property damage. We would like to thank all our clients, business associates and employees who have put their trust in us throughout the years; we are grateful for your support. Our doors are always open to help you!

Michael Cecere and Erick Santana

Changes to Florida Personal Injury Law Could Restrict Your Rights to Sue



The Florida Legislature recently passed sweeping law reforms that could limit your right to sue and be compensated in case of an accident. One of the major changes is in the statute of limitations, which is the time limit within which to file a lawsuit on a claim. Previously, a person injured in an accident had four years to file a lawsuit for their claim, that period has been cut in half to only two years. If your claim is not resolved within two years or a lawsuit is not filed, you will forever be barred from presenting a claim. Additionally, the legislature passed what is called contributory negligence. This means that if someone is greater than 50 percent at fault for an accident, they would not be able to collect any money for their injuries or losses. Previously, Florida was a comparative fault state which meant that you could collect for damages equal to the percentage of fault attributable to the at fault party.

The legislature also did away with a Florida statute providing for insurance companies to pay the attorney's fees of their policyholders in certain lawsuits. This change in the law, which has existed for more than 130 years, will limit a person's ability to file a lawsuit; particularly on smaller claims where you cannot afford to pay an attorney and there simply is not enough value in the case to litigate the claim. Lastly, the legislature removed protections for clients against insurance companies who act in bad faith in investigating, evaluating, and settling claims. Insurance companies now have little incentive to pay the claims timely and fairly as they may not suffer any ramifications for low-balling and dragging their feet.

With these changes in the law, it is more important than ever to hire competent legal counsel as early as possible in the legal process to protect your rights. The attorneys at Cecere Santana will investigate, evaluate, and document your claim from the beginning so that the changes in the law do not negatively affect your ability to receive just and fair compensation.

**Flood or Storm Damage? Cecere Santana can Help
with Insurance Claim**

Hurricanes and floods can cause major damages to homes and properties. In most cases, the property owners are overwhelmed with the task of cleaning up and repairing the damage to their properties. Unfortunately, in many cases, insurance companies promise to be there for you, but in times of crisis, they can easily make the claim process complex and difficult, at times offering the client minimal to no compensation for their loss. In these cases, it is best to contact our team of property damage attorneys who can help you every step of the way.



**Our
attorneys
can offer you:**

- Maximum Compensation: Our team of professionals work to obtain the maximum compensation offered by your policy coverage. With our help, you can receive the money you need to restore your home or business property.
- In-depth hurricane damage expertise: Our law firm has extensive experience dealing with storm damage claims. We are former claims adjusters and insurance defense attorneys, so we know how insurance companies operate and how best to work with them.
- Free consultation: The law firm of Cecere Santana is always available to offer professional advice, free of charge. We will be happy to speak with you over the phone or meet with you in person to discuss your claim.

Personal Injury • Property Litigation

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