



# The Law Offices of Marc L. Shapiro, P.A.

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## The Biggest Mistake

Why You Probably Don't Have Enough Insurance

**“B**

**ut I have full coverage!”**

I cannot begin to tell you how many times I have heard these words from a devastated client. Car accidents can cause life-changing injuries that require expensive medical treatments to fully recover from. The massive medical expense, on top of missed work and emotional distress, is why people are so thankful their car insurance is there to take care of them. Unfortunately, it's not until after an accident happens that most people realize their insurance won't even begin to cover the costs.

Having the right amount of insurance can make or break a case after a car accident. The settlements attorneys are able to get for our clients come from insurance companies who are contractually obligated to pay out after an accident. But if someone doesn't have enough insurance to cover the damages, or they don't have any insurance at all, there's only so much attorneys can do.

There's nothing more heartbreaking or frustrating for me as a lawyer than to see someone who's been severely hurt in an accident and realize there's little we can do for them because there isn't enough insurance on either side to cover the damages. This usually means my client doesn't have enough insurance or the at-fault driver doesn't have any insurance. Sometimes we have to settle for cases far less than what they are truly worth, because there is not enough insurance to pay for the actual case value.

If your insurance agent tells you that you have “full coverage,” that doesn't necessarily mean that you have uninsured motorist coverage. Although uninsured motorist insurance is one of the most important coverages, the state of Florida does not require uninsured motorist insurance to comply with the state minimum insurance requirements.

Look at it this way: Bodily injury coverage pays out to people that are potentially injured as a result of an accident that is your own fault. Uninsured motorist coverage protects you if someone else causes injuries to you.

Uninsured/underinsured motorist coverage is the most overlooked and undervalued insurance everyone should have. With this coverage, your insurance company has to step in if the person who hit you doesn't have enough coverage themselves. In Florida, you automatically have uninsured/underinsured motorist coverage unless you sign an agreement specifically stating you don't want it. I've met many clients who didn't even know they denied this coverage until after their accident.

When people are shopping for insurance based on the price tag alone, it's easy for insurance agents to quote a slightly lower price that omits uninsured/underinsured motorist coverage and stick the piece of paper in front of a client to have them sign. Most people sign without realizing what they're giving up, which is potentially tens of thousands of dollars in coverage, in exchange for shaving a couple bucks off their premium each month.

Auto insurance is complicated. It's not surprising that so many people have less coverage than they realize. Additionally, insurance companies aren't quick to inform people of their weak coverage plans because when people buy cheaper insurance that won't cover the high costs of severe accidents, the insurance companies profit. This deceitful practice frustrates me to no end. The worst part of my job is when I have to break the bad news and tell an injured client we can't do anything more for them because the insurance coverage isn't there.

If you're not sure if your insurance is going to take care of you after an accident, feel free to call my office or send me an email. I am happy to do a free insurance review. I'll let you know exactly what your insurance will cover and make any suggestions about how you can increase your coverage to better protect yourself and your family after an accident.

Current clients, past clients, and even people new to The Law Offices of Marc Shapiro, P.A. can take advantage of this insurance review. If I can do something to help people be better off *before* an accident, then I'm happy to do it. A little bit of extra insurance can go a long way after a bad accident.

*Marc Shapiro*



# Worlds Within Pages

## Books to Engage the Whole Family

Learning to read opens up a world of possibilities. When your child walks through the back of the wardrobe into Narnia with Lucy Pevensie or rides with Harry Potter on the train to Hogwarts, they connect to something beyond their own experiences.

In the U.S., April 23 is World Book Day, and the date commemorates the deaths of legendary authors Cervantes, Shakespeare, and Garcilaso de la Vega, as well as the birth of author Vladimir Nabokov. World Book Day is the perfect time to sit down with your family and let yourself be transported to new worlds. So, here are three great stories to help you take young readers on brand-new adventures.

### For the Elementary Reader: 'Song of the Wild: A First Book of Animals'

"Song of the Wild" makes a great read-aloud book for beginner readers because they can get lost in the beautiful artwork while you read the text. Written in prose and rhyming poems, this book showcases sprawling landscapes — savannahs, jungles, and oceans — and features the wildlife living there. It's worth a read simply to appreciate the colorful depictions of each animal. This book was written by Nicola Davies and illustrated by Petr Horáček.



### For the Middle Schooler: 'The Night Diary'

12-year-old Nisha navigates her world after the partition of India creates the new country of Pakistan and her family is forced to leave their home. Her mother may be gone, but Nisha finds solace in writing nightly letters to her in her diary as she discovers what the future holds. Based on author Veera Hiranandani's memories of her own family, this moving tale lets readers experience life through someone else's eyes.

### For Teens: 'Brazen: Rebel Ladies Who Rocked the World'

While some might not think of comics as proper reading, Penelope Bagieu's graphic novel forces reconsideration. Her clever, colorful artwork and engaging narrative take the reader through the biographies of 30 women, from Bette Davis and Mae Jemison to lesser-known but equally intriguing ladies like Giordina Reid. All in all, this book provides a great way to get kids excited about history in an entertaining form.



**F**lorida drivers are spared the icy road conditions that plague most states during the winter. But as our dry season ends, it's time to be extra careful as we take to the roads. The first rain after a long dry spell will increase grease and oil levels on the road, making roadways slick as ice beneath car tires. Even after the rain stops, roads can still be slippery for hours after a storm.

Slippery streets, poor visibility, and hydroplaning are all dangers that can result in many car accidents throughout the rainy season. Here are some tips for staying safe when you're behind the wheel during a rainstorm.

#### MAKE ROOM

On a good day, you want to leave enough space between yourself and the car ahead of you that it would take three seconds for your vehicle to reach theirs. When road conditions are bad, increase the space to at least six seconds. This will give you more time to react if the car ahead of you stops abruptly and decrease your odds of a collision if you have trouble braking.

## Ment Easy Bacon &

*This super easy stir-fry is the perfect weekday dinner. It manages to pack a ton of flavor using just a handful of ingredients.*



#### Ingredients

- 3 slices bacon
- 3 cloves garlic, coarsely chopped
- 2 bunches spinach
- 1 teaspoon crushed red pepper
- Salt and black pepper, to taste

#### Directions

1. Heat a large skillet to medium.
2. While skillet is warming, cut bacon into squares.
3. Cook bacon until fat is rendered and bacon is almost to your



# When It Rains ...

Safe Driving During the Florida Rainy Season

## SLOW DOWN

When it rains, slow down by 5–10 mph. Remember that if you are traveling less than 30 miles, driving 10 mph slower in bad weather will only add around 5–7 minutes to your trip. If it's raining outside, leave five minutes earlier so you can drive a little slower and still get to where you need to go safely and on time.

## STAY IN CONTROL

Never use cruise control when roads are slick. You need to remain in control of your vehicle at all times to avoid hydroplaning.

## TURN ON THE LIGHTS

It's a good habit to turn on your headlights whenever you use your windshield wipers. This helps you see better and makes your car more visible to other drivers.

## IT'S OKAY TO PULL OVER

If a heavy storm makes you nervous behind the wheel, find a safe place to park, like a rest area or a parking lot, until the weather clears up. If this isn't an option, pull off the roadway completely and turn on your emergency lights. When you feel comfortable driving again, be sure traffic is clear before pulling out onto the road.

No matter how careful you are, accidents still happen. If a car accident leaves you or a loved one injured this rainy season, don't hesitate to call the Law Offices of Marc L. Shapiro, P.A. at (239) 649-8050. Our team can help you process your case and get you the compensation you deserve.

# How Are We Doing?

Redefining Possible for Our Clients

"I filed my own small claims suit against a big corporation. I consulted with a total of four attorneys to see if I had any chance to recover at least part of my loss. All four told me, 'Not a chance' and to go back and voluntarily retract the suit. I saw attorney Shapiro the night before the pretrial. He made the difference in 30 minutes that four attorneys told me was impossible! He made one call to the other party and boom! I had a settlement offer! Attorney Marc Shapiro deserves his title of attorney at law. He is a great soul and an amazing and smart person. He was eager to help me find a solution! I was so close to going to the courthouse to cancel the whole thing ... I still cannot believe that I have this settlement coming! God bless you, your family, and your team, attorney Shapiro!"

-Pascale N.



*Our mission is to help as many people as possible. Feedback from our clients lets us know how we're doing. Please tell us about your experiences by leaving a review on Google or on our Facebook page at Facebook.com/AttorneyMarcShapiro. Your support helps us in our mission to keep moving forward.*

# & Spinach Stir-Fry



desired doneness. If desired, you can remove bacon fat from skillet and replace with 1 tablespoon oil. However, keeping the fat is recommended for flavor.

4. Add garlic and cook for 1–2 minutes.
5. Add spinach and crushed red pepper and stir-fry for 10 minutes.
6. Season with salt and pepper, and serve.

# Word Search

K	R	Q	N	T	M	H	R	T	M	C	T	R	Y	Y
V	P	A	A	Z	I	O	I	E	S	O	A	T	L	B
P	R	A	N	K	S	A	F	Q	T	I	Y	F	N	G
P	C	V	T	G	C	X	S	O	N	S	R	N	N	B
E	A	U	F	K	H	E	S	B	O	E	A	I	U	T
B	M	S	J	R	I	P	O	C	T	L	R	E	S	Y
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A	S	B	O	M	Z	E	M	Z	P	U	V	T	A	V
M	R	Q	C	G	Y	F	R	Q	A	P	U	Q	T	G
D	A	N	D	E	L	I	O	N	R	O	M	J	M	A
X	F	Y	N	T	X	N	G	N	R	W	J	Z	I	H
H	T	S	R	E	W	O	H	S	O	C	M	Q	Y	H
F	T	T	N	U	H	I	J	Y	G	O	Q	J	L	S

RAINBOW  
EASTER  
PRANK  
PASSOVER  
FOOL  
SHOWERS  
TAURUS  
HOAX  
SPRING  
BUTTERFLY  
DANDELION  
MISCHIEF



## Inside

What Does 'Full Coverage' Really Mean?

**Page 1**

Books to Engage the Whole Family

When Is Rain More Dangerous Than Ice?

**Page 2**

Impossible Isn't in Our Vocabulary

Easy Bacon and Spinach Stir-Fry

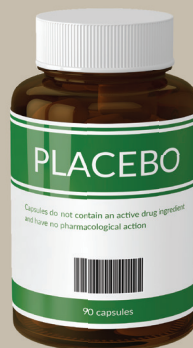
**Page 3**

Have You Ever Wondered About the  
Placebo Effect?

**Page 4**



# How the placebo Effect Works



The placebo effect works. Study after study has confirmed it. The question is how. Numerous studies have shown placebos are most effective for aches and pains, as well as seasonal affective disorder (SAD) and depression. The placebo effect even works if you're aware you're taking a placebo.

With that in mind, a person can't just start taking placebos (or sugar pills) and expect a placebo effect. There is a strong

psychological component. This may mean seeing a doctor or participating in a drug study to get the ball rolling.

There are three challenges a person needs to overcome for a placebo to be most effective: **conditioning**, **expectation**, and **belief**.

First, you need to be **conditioned** to accept the placebo as the real deal. For example, the placebo has to look like the medication it is meant to emulate. You might start treatment with the real medication and eventually transition to the look-alike.

Then, you must **expect** it to work. There must be an indication that the placebo is "real." This might be a doctor telling you it's real and effective, or it might be previous experience taking a certain medication. In your mind, if the real drug worked, so will the look-alike.

Lastly, you need to **believe** that when you take the placebo pill, it will do what you *think* it's supposed to do. Belief is a powerful tool, and when you believe it's going to help, the placebo will be most effective.

In pain studies, for example, some people experienced the same reduction in pain as they would have experienced had they taken typical, over-the-counter pain medication. Keep in mind, however, that the placebo effect affects each person differently.