



# DeLoach Hofstra+Cavonis, PA NAVIGATOR

*When you need help, showing you and your family the way.*

Injury Law + Estate Planning + Elder Law + Real Estate & Association Law + Litigation + Probate + Guardianship

Auto accident client Walter and wife Donna

## When Things Aren't Okay

### *Walter Errett is fortunate to be alive.*

"I was heading west on Belleair Road and a car was coming at me. The officer said it was probably going 60 miles an hour," recalled Walter. "I was pushed into the front of a business. I pried open my door and checked on the other driver. She had two small children in the back seat."

"When you have an accident, you think if I'm walking and I'm talking that everything's okay," added Walter's wife, Donna. "And at first, you don't notice that things aren't okay."

Walter's injuries were far from okay. He suffered a chest contusion, head injury, neck and back herniations, a tear in his left shoulder, and two ribs broken off at the spine.

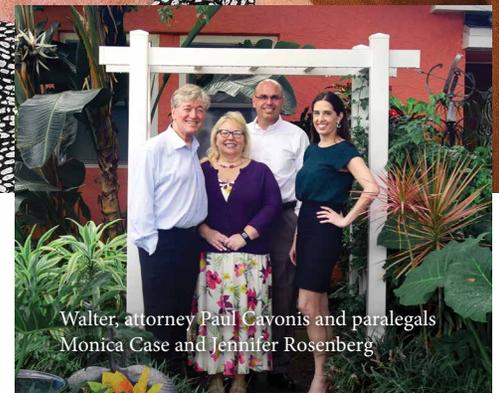
While talking with his best friend, retired attorney Meni Kanner, Walter shared that he had been in an accident. "Walter, you

need to call DeLoach, Hofstra & Cavonis. You don't know the long-term effect of this." Meni explained, "You are going to get a lot of bills and you're going to need assistance so you don't deal directly with insurance. Make sure you have representation!"

Walter immediately called the firm and was reassured by everything Meni told him. "The detail they go to for every minute item—half of it I wouldn't have thought about. But when I walked out of there, I felt like I had protective iron around me," exclaimed Walter.

It was discovered that the at-fault driver did not have bodily injury (BI) coverage, so Walter could only make a claim against his own uninsured/underinsured motorist (UM/UIM) coverage.

"There's a word to the wise," admitted Donna. "I recently reduced coverage with our insurance company because he and I had never had accidents and



Walter, attorney Paul Cavonis and paralegals Monica Case and Jennifer Rosenberg

I was trying to budget a little bit. We were still okay but I would advise anyone, leave your insurance as it is."

"Now all I can say is there has never been a time in my life where I was so banged up, but yet felt comfortable, if that makes sense," confided Walter. "I have made friends for life. I never felt so secure in any business environment in my sixty-eight years of life."

Maintaining adequate UM/UIM coverage to protect yourself and your loved ones is critically important because you never know what type of insurance other drivers carry or the extent of any injuries you may face in the event of an accident. Check with us to review your insurance policy. If you do have an accident, please call us. We're here to help!

## Fast Track Estate Planning Services

Estate planning is more important than ever before. That's why our Elder Law practice created *Fast Track* Estate Planning Services. We now provide comprehensive, will-based estate planning documents in 10 business days or less, and we do it with no in-person interaction!



After review of your finances, family, and goals, we draft an estate plan that covers your death, incapacity and will help protect your assets from the high cost of nursing home care. *Fast Track* is ideal for anyone needing a straight-forward last will and testament to make certain their assets go to the right place upon their untimely death.

Your custom estate plan includes attorney guidance and advice, drafting, and support for a single person or couple, including:

- ▶ Last Will and Testament.
- ▶ Durable Power of Attorney for legal and financial decisions.
- ▶ Designation of Health Care Surrogate for medical decisions.
- ▶ Living Will for end-of-life wishes. Tell your family or friends what you want, so they do not have to make these tough decisions alone.
- ▶ Health Insurance Portability and Accountability Act (HIPAA) Release for releasing your medical information to those you designate.
- ▶ Scanned copies of your documents, a binder for storing your documents and a guide for your heirs and family members to help them in a difficult time.

Estate planning is one of the most important things you can do in your life. When you use online resources, you don't know the problems you are leaving for your family, friends and heirs. We do! We help solve problems you don't know you have. With *Fast Track* Estate Planning Services you'll enjoy the peace of mind you deserve!

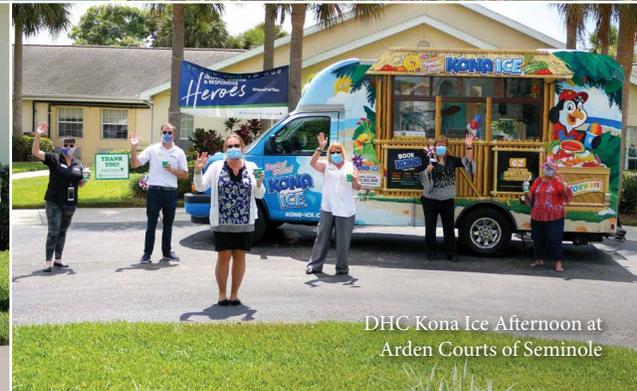
Please call 727-308-5441 and ask for our *Fast Track* Estate Planning Services.

## Giving Back in 2020, Looking Forward to 2021

Despite the pandemic, we continued to support our community partners because they needed it more than ever. As we reflect on 2020, we are so honored to have partnered with and supported the missions of these meaningful community organizations—albeit at a distance:



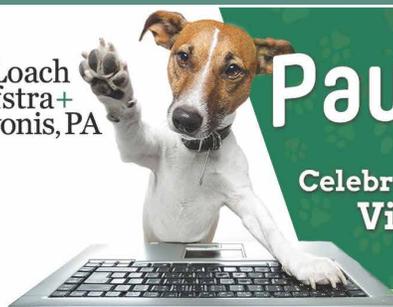
DHC Pizza Day at Palm Garden of Pinellas



DHC Kona Ice Afternoon at Arden Courts of Seminole

- ▶ Arden Courts of Seminole
- ▶ Clearwater Sharks Youth Soccer Team
- ▶ F.L.U.F.F. Animal Rescue
- ▶ Greater Seminole Area Chamber of Commerce
- ▶ Greater Seminole Area Small Business Education Foundation, Inc.
- ▶ Griswold Home Care
- ▶ Kiwanis Breakfast Club of Seminole
- ▶ Kiwanis Club of Pinellas Park
- ▶ Madeira Beach Youth Baseball and Softball
- ▶ Oak Ridge Wesleyan Church
- ▶ Palm Garden of Largo
- ▶ Palm Garden of Pinellas
- ▶ Pinellas County Chiropractic Society
- ▶ Pinellas Guardian ad Litem
- ▶ Pinellas Historical Society
- ▶ Pinellas Park/Gateway Chamber of Commerce
- ▶ Rotary Club of Lake Seminole
- ▶ Seminole Historical Society
- ▶ Silver Santas & Pinellas Realtor Organization
- ▶ SPCA Tampa Bay
- ▶ St. John Vianney Catholic School
- ▶ St. Pete Alliance Files & Film Annual Juried Photographic Art Exhibition
- ▶ St. Petersburg Free Clinic
- ▶ Suncoast Hospice Foundation
- ▶ Suncoast Scandinavian Club
- ▶ Teamsters Local Union No. 79

*Wishing you and yours all the best in 2021 and beyond!*



# Paw It Forward!

Celebrate the Spirit of Giving  
**Virtually, Nov 12  
 2020**



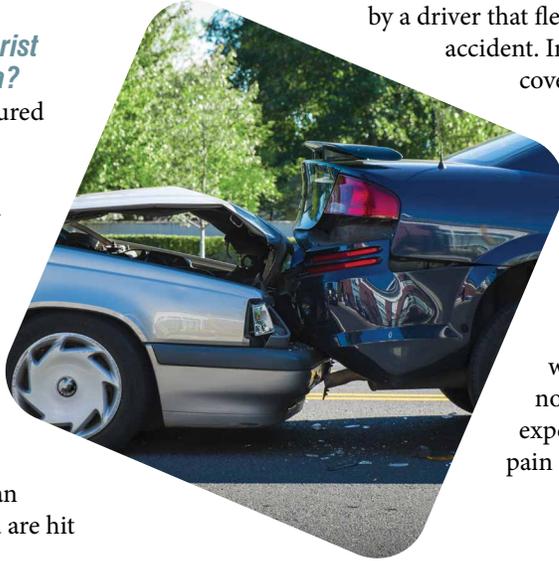


**PAUL R. CAVONIS**  
Injury Law and Board Certified Civil Trial Attorney

## FAQs: Uninsured/Underinsured Motorist Coverage in Florida

### **What is uninsured/underinsured motorist coverage in Florida?**

Uninsured/underinsured motorist (UM/UIM) coverage is designed to provide additional coverage in the event that you are involved in an accident with a driver that does not have any or enough liability coverage for your injuries. UM/UIM can also be applied if you are hit



by a driver that flees the scene of the accident. In general, UM/UIM covers what you would have received from the at-fault driver's insurance company, had the appropriate coverage been available. This would include but is not limited to medical expenses, lost wages, pain and suffering, etc.

### **Why is it important to have UM/UIM coverage in Florida?**

UM/UIM is especially important to have in the state of Florida because drivers are not required to purchase bodily injury (BI) coverage. There is a common misconception that UM/UIM coverage pays for the injuries and/or vehicle damage of the uninsured motorist. UM/UIM covers the policyholder, other drivers listed on the policy, and passengers in the policy holder's vehicle.

Contact us at [help@dhclaw.com](mailto:help@dhclaw.com) for a free automobile insurance review to ensure you have sufficient coverage.



**D. "REP" DELOACH III**  
Estate Planning and Board Certified Elder Law Attorney

## Read What Our Clients Say

**Charlann and Dave**  
Estate Planning Clients

*Charlann: "It's the most incredible experience I've ever had. I never had to worry about how many questions I asked. Rep would answer very patiently. He did a fantastic job on all of our documents and if I send him an email, I get an answer right away."*

*Dave: "I think Rep is great. I love talking with him and I love dealing with all the people there. As Charlann says, you feel comfortable. I knew that five minutes after I came. It was an easy rapport right upfront. I like your service in many different ways than my wife. The primary reason I like coming here is because she's comfortable."*



DeLoach, Hofstra & Cavonis, P.A.  
8640 Seminole Boulevard  
Seminole, Florida 33772

dhclaw.com  
727-308-5441 | 888-397-5571



PROUDLY A **PET-FRIENDLY OFFICE**

## SAVE *the* DATE

### 2021 SPCA Tampa Bay Pet Walk

**SATURDAY, APRIL 17, 2021**  
Virtual or North Straub Park

For event details or to virtually join our walking team, the "Legal Beagles," contact Simone DeLoach at 727-308-5441 or visit [thelegalbeagles.com](http://thelegalbeagles.com).



**Legal  
Beagles**

**Disclaimer:** Some photos were taken prior to the COVID-19 pandemic.

To update your address preferences, add friends or family to our mailing list, or to be removed, please call Simone DeLoach at 727-308-5441 or email her at [simone@dhclaw.com](mailto:simone@dhclaw.com).

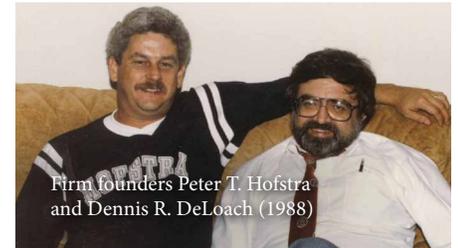
## PAWS *for the* LAWS

**YOU KNOW YOU'RE HAVING TROUBLE  
ON ZOOM WHEN YOU HAVE TO EXPLAIN...**



# 45th Anniversary: Share Your Story

We can never fully express how grateful we are for the experiences we have shared with countless attorneys, staff members, families, and community organizations over the past 45 years. As we prepare to open our new office building, and the next chapter of our firm's history, we look forward to creating more success stories with our clients. As part of our celebration, we want to hear your story and, perhaps, publish it in the *Navigator* or on our website. Please share your favorite experience with our law firm, whether it was last year or 20 years ago, because once a client, always a client! Of course you may remain anonymous, if you wish. Call Simone DeLoach at 727-308-5541 or visit [dhclaw.com/share](http://dhclaw.com/share).



Firm founders Peter T. Hofstra and Dennis R. DeLoach (1988)



*When you need help.*

DeLoach Hofstra  
+ Cavonis, PA  
[dhclaw.com](http://dhclaw.com)

## Connect With Us!



Published for informational purposes only and no legal advice is intended. Each case is different and prospective clients may not obtain the same or similar results. You are invited to discuss your legal questions with any of our attorneys. © 2021 by DeLoach, Hofstra & Cavonis, P.A. All rights reserved. No part of this newsletter may be used or reproduced in any manner whatsoever without written permission of the author. Printed in the United States of America.



## Upcoming EVENTS

As part of our adherence to maintaining social distancing and group gathering guidelines, we have suspended all in-person seminars. In the meantime, we are offering estate planning, long-term care and pet planning seminars online.



### Virtual Pet Planning Seminar

**FRIDAY, APRIL 9, NOON  
(ZOOM)**

- ▶ *Pet planning, pet trusts and SPCA Tampa Bay's Legacy of Love Pet Trust*
- ▶ *Incapacity Planning, including who to name to help you*
- ▶ *Wills, Trusts and Probate*
- ▶ *Charitable Planning*

### Estate Planning Essentials

- ▶ *Wills v. Trusts*
- ▶ *Probate and Probate Avoidance*
- ▶ *Asset Protection Strategies*
- ▶ *Incapacity Planning*

### How to Qualify for Medicaid

- ▶ *Income/Asset Rules*
- ▶ *Healthcare Crisis Management*
- ▶ *Irrevocable Trust Planning*
- ▶ *VA Benefits*

To register, please visit [dhclaw.com](http://dhclaw.com). If you would like to be added to a list to be contacted when our in-person seminars resume, please contact Ashleigh Fisichella at 727-308-5441 or [ashleigh@dhclaw.com](mailto:ashleigh@dhclaw.com).



## Our Favorite RECIPES



### April's Amazing Chili

Prior to the pandemic, probate paralegal April Ellison won our 4th Annual Chili Cook-Off! It's a beloved tradition where staff share their culinary skills, win prizes and enjoy major bragging rights. Here's April's award-winning recipe. (Serves 8-10)

- ▶ 1 lb ground beef
- ▶ 1 lb ground pork
- ▶ 2 (16 oz) cans of kidney beans
- ▶ 2 (18-32oz) cans of pinto chili beans with sauce
- ▶ ½ tsp chili powder
- ▶ ½ tsp cayenne pepper
- ▶ 1 tbsp ground pepper
- ▶ 1 (12 oz) can beer
- ▶ 1 package McCormick's Mild Chili Mix
- ▶ 2 (18-32 oz) cans diced tomatoes
- ▶ 1 (16 oz) can tomato purée
- ▶ 1 tsp salt

Brown ground beef and pork, then drain. Mix in chili mix, chili powder and cayenne pepper with beer and cook down. Stir in kidney beans, pinto chili beans with sauce, diced tomatoes and tomato purée. Bring to a near boil, then simmer on low for 10 minutes. Add salt and pepper to taste.

