



Frank N. Darras



Hello and Welcome to the [DarrasLaw](#) newsletter.

Spring is officially here and as we get outside to enjoy the season, remember that reviewing your insurance policies can protect you and your loved ones from the unexpected.

At DarrasLaw, every Friday is Pay-it-Back Friday and we commit the entire day to taking calls and helping with free claim and policy advice. If you have questions, call us at 800-458-4577.

Frank N. Darras, Founding Partner

[Click Here to Watch Video](#)

Mr. Darras,

I just want to thank you and your staff for helping out my girls and me. I have suffered more than I could ever explain to you in these last few years.

I am a proud woman of prayer and the Creator guided me to you to fight the giant in my life, CIGNA.

You are all my David and you won against Goliath, for my family, just like in the Bible.

Sincerley, with faith, love and hope, L. Darden



Tornado Preparedness

According to the Weather Channel, "Spring 2014 has so far completely spared Americans the agony and grief of tornado-related deaths. Since 1950, this year has now gone on longer than any other calendar year in that era without a tornado fatality." We may just be in a quiet streak, so now is a great time to check your insurance policies and inventory videos and make necessary updates.



Disability Insurance & Tiger Woods

[Click Here to Watch Video](#)

Its golf season and often injuries come along with the sport. Even if you are not a pro, having a solid individual disability insurance policy can protect your income if you have any type of injury that keeps you away from work.

Be sure to watch our other videos and visit our [DarrasLaw/MediaRoom](#) for more information.



QUESTION: I am 75 years old and cannot live on social security and am running out of savings. I am thinking about selling my life insurance. How do I do this and get what is fair?

ANSWER: Senior life settlements are quickly dominating the senior landscape. If you are older and have health problems and could use cash now to assist with your medical care or you are in jeopardy of losing your life insurance due to lapse because you can't afford the premium or you have enough and just want to enhance your loved ones now or charitably donate the life insurance policy. Make sure you engage an agent with a national company and make sure you get their commission schedule and all bids to buy your policy in writing. The transaction could have tax implications so it's always a good idea to get top insurance attorney help.

