

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

We still have another 6 weeks until the official end of hurricane season. Take time to review your homeowner's policies because recent weather across the country has produced heavy rainfall, flooding and sewer backups. A stand alone flood insurance policy can protect you from unprecedented storm damage.

Every Friday is "pay it back" Friday at DarrasLaw. Call us for helpful, friendly assistance. 800-458-4577 .

**Frank N. Darras**, Founding Partner

[Click Here to Watch Video](#)

Mr. Darras,

Hope... that is what you have all given me, the hope I needed.

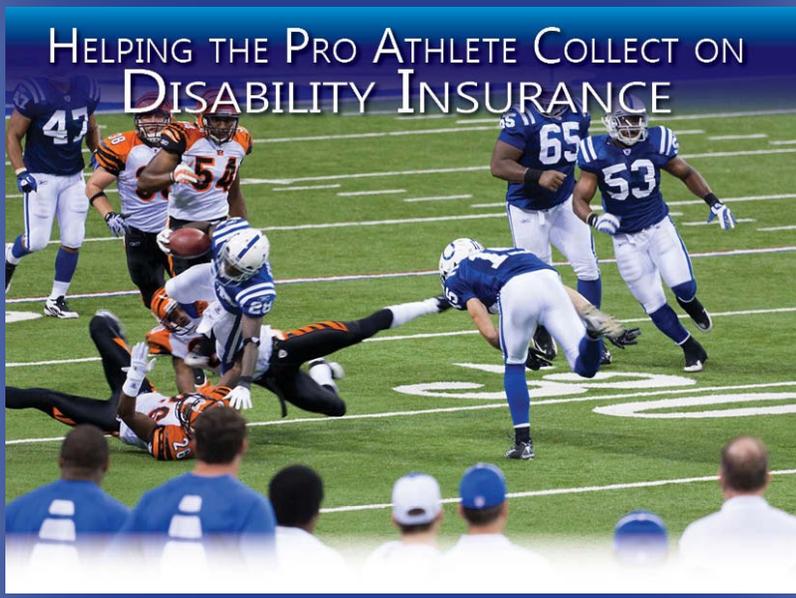
Sending a special thanks to Lissa, Socorro, Heather, Irene and all your wonderful staff.

Thank you,

Buddy



Here are some tips to prevent headaches and heartaches when filing a disability claim, no matter what kind of work you do. Our experts are always available to help you take the proper steps. Contact us today.



[Click Here to Watch Video](#)

Disability insurance often includes tricky language. Professional athletes must count on their agents and top lawyers to make sure they get what they are promised, should they suffer a disabling, career-ending injury.

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



**QUESTION:** I hear if I have a company sponsored insurance plan and I am denied disability coverage, ERISA will do me in-what does that mean?

**ANSWER:** ERISA, the Employee Retirement Income Security Act, applies to company-sponsored health insurance, disability coverage as well as any life insurance; regardless of who pays or contributes to the premium.

ERISA disability denial can be horrific for the average worker. For instance, if a disabled employee is denied a legitimate claim by the group insurance carrier and her home is foreclosed on, her equity extinguished and her credit destroyed; those damages are not collectible under ERISA. In addition, when disabled employees are wrongfully denied their disability benefits, ERISA eliminates their Seventh Amendment right—the right to a trial by jury. So if the group insurance company wrongfully denies a client’s righteous disability claim and he suffers severe emotional distress, there is no right to collect on those damages.

