



Frank N. Darras



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

The Sochi Winter Olympics open on February 7th. Although the injury rate is lower than that for some professional sports such as football and soccer, about 10 percent of Olympians get hurt during their days at the games, either while training on site or in actual competition.

The Winter Olympics showcase daredevil athletes careening across ice and snow with little regard for the powers of gravity. The spectacular crashes of downhill skiing appear to delight spectators as much as the grace and artistry of figure skating. In fact, much of the news highlights during the Games will cover the most impressive crashes, falls and wipe-outs of the day.

Frank N. Darras, Founding Partner

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Mr. Darras,

Thank you for taking my case and bringing such a traumatic experience with my insurance company to a close.

I want to tell you how happy I was working with Lissa Martinez on my case. She did an outstanding job mediating and I am thrilled with the outcome.

Sincerely,

Roberto



As Winter Olympics open on Friday, February 7th, here is a short video with helpful disability insurance information.

Video Inventory



[Click Here to Watch Video](#)

This is a great time of year to update your records and video inventory for your insurance records. Quick tips can be found in this video.

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



QUESTION:

Why is it so important that I appeal?

ANSWER:

The Employee Retirement Income Security Act of 1974 ("ERISA") requires you to exhaust your administrative remedies before you can file a lawsuit. The internal appeal process allows the insurance company an opportunity to correct its mistakes and avoid a lawsuit. If you do not give the insurance company the chance to right its own wrongs first, most courts will not allow your lawsuit to proceed.

The internal appeals process is also a very important opportunity for you, the disabled claimant. It gives you a chance to load your claim file with information supporting your disability claim and to correct any misconceptions. It is imperative that you submit everything that may possibly help prove your disability and your credibility.

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