

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

Summer marks the start of many sporting activities and outdoor recreation. Players, professional and casual, can access our resources at DarrasLaw for up-to-date information on how a disability insurance policy can protect your income, should a career-ending injury occur. Regardless of the sport or activity, be sure to get our latest updates on important facts about disability insurance at our website and in our media room.

**Frank N. Darras**, Founding Partner

[Click Here to Watch Video](#)



If you are filing a disability claim, we offer tips that can help get you through the complicated task at hand. Our lawyers are available to assist if you have any questions, just call 800-458-4577.

Mr. Darras,

Our lives are forever changed due to my accident and disability.

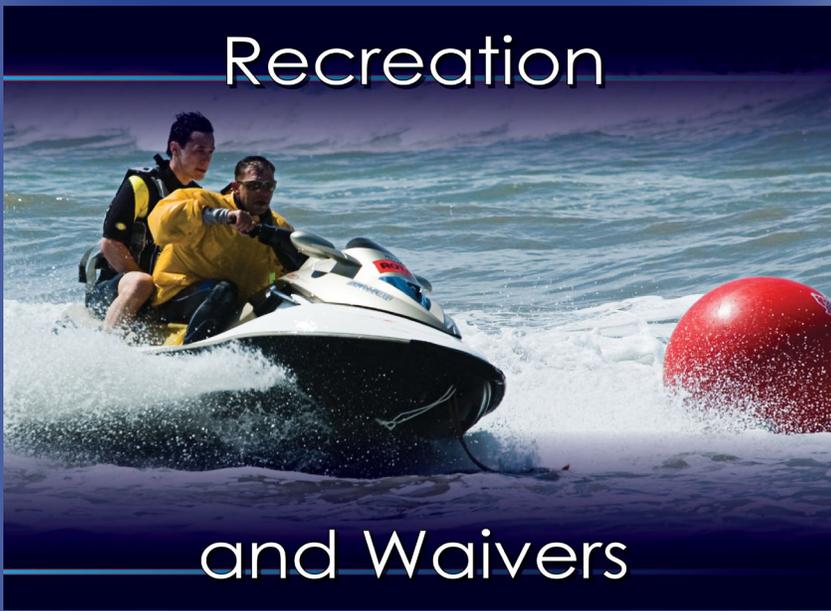
If it were not for you and the team at DarrasLaw, we would have suffered financial devastation that could have destroyed everything we worked so hard to build.

My entire family is humbled by the attention and care we received.

Thank you,

Joe S. and family

# Recreation



# and Waivers

[Click Here to Watch Video](#)

Before you hop on that jet ski, or decide to go parasailing, or even buy tickets to an amusement park, understand that the waiver you sign can seriously limit your rights and remedies should an accident occur. This video covers important points that may help you decide if the thrill is worth it. Watch here for more.

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



**QUESTION:** My parents each have a long term care policy with Conesco. A few years ago, their policies were put into a trust. My father recently went on claim and we have been told my mother no longer has to pay her premium. Is this true?

**ANSWER:** Some of the older LTC policies did contain a waiver of premium feature for the other living spouse if they purchased LTC together. Check with a long-term care attorney for the best advice.

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