



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

As summer begins and vacations are planned, be sure to double check your insurance policies to make sure you are covered, no matter what you do or where you go.

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](#)



College students have traded books for diplomas, are their insurance policies updated to reflect this step into adulthood? This video offers useful tips.

Mr. Darras,

Thank you for caring enough to do what is right and for your time, effort, phone calls and kindness.

Thank you for relieving some of our financial burdens while we fought to get George's benefits paid by the insurance company.

Because of you, George is so much happier, less stressed and I can enjoy the holidays because I don't have to get a second job.

Thank you from the bottom of my heart,

-Judy L.



Activities Inconsistent with your Disability

[Click Here to Watch Video](#)

Vacations, recreation...everything from golf to parasailing are at our fingertips this summer season. If you have a disability, be careful about your participation and understand you have no expectation of privacy if you are on claim. Watch here for more.

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



QUESTION: I bought an own occupation disability insurance policy twenty years ago. Should I keep paying on it if I plan to retire?

ANSWER: Your individual disability policy should protect you even if you retire as long as it is before age 65. The definition will switch to the substantial and material duties of a retired person so if you can't get dressed, feed yourself, toilet, transfer and do the things retired people do your carrier may still be on the hook for the benefits.

