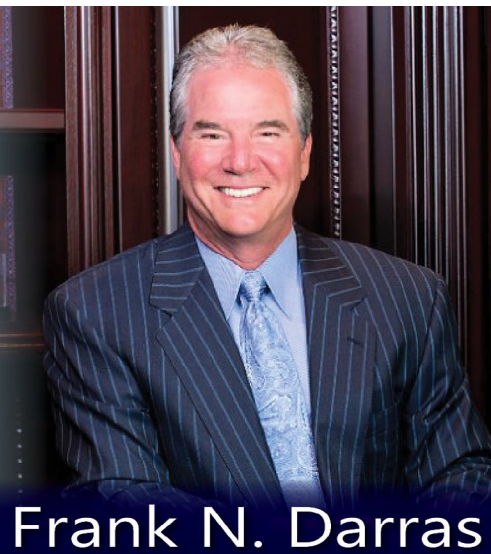


America's Top
Disability
Insurance
Attorney



Frank N. Darras

Read complete articles,
listen to radio interviews,
and watch our videos at
DarrasLaw.com/MediaRoom



TESTIMONIALS

Welcome to the [DarrasLaw](#) newsletter.

Hello,

November is Long-Term Care Awareness Month. Take time now to review your personal financial situation and plans for the future. Call us for a free policy evaluation at 800-458-4577 or email info@DarrasLaw.com.

[Click Here to subscribe to our DarrasLaw TV channel.](#)

Frank N. Darras, Founding Partner

[Click Here to Watch Video](#)



Long Term Care Insurance

Mr. Darras,

Thank you for your dedication and perseverance the entire team showed me while working on my case.

The compassion and attention to detail that paved the way for me to have "total resolution" and get paid my disability benefits is life changing!

Barb L.

Long-term care may be expensive, but not having it may cost much more. Be sure to watch our videos and visit our [DarrasLaw/MediaRoom](#) for more information.



[Click Here to Watch Video](#)

The number of serious injuries in the NFL this year are staggering. **Jermichael Finley** of the Green Bay Packers had a close call with a near career-ending injury.

On Tuesday, November 12th, Globetrotter William 'Bull' Bullard made a crazy move, dunked in a game and could have had his skull crushed by the **shattering backboard**.



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 own occupation 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.

