

America's Top Disability Insurance Attorney



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



LE2LWQIVF2

Frank-

Thank you for being professional caring and effective beyond our expectations. We are so grateful, so happy so relieved! Respectfully and with best wishes for you all.

- Jeff

Mr. Darras

Thanks. I understand from your explanations and I will be careful. I am no longer afraid because I have you on my side. My worries and thoughts are changing into ideas and possibilities as I go forward. It is so rare to meet a man like you, so powerful yet still so sensitive.

- Leslie

Welcome to the [DarrasLaw](#) newsletter.

With fall here and the winter around the corner, there is no time like the present to think about preparing your home and reviewing your homeowner's insurance policies. With that in mind, here is a summary of things to do. Winterize pipes, they can burst and cause water damage. Know where your emergency water shut off valve is located. Replace any worn or missing shingles on your roof to prevent leaks. After the leaves fall, clean your gutters and clear out debris in downspouts. Have a professional inspect your furnace and clean the ducts and your fireplace. Remove all flammable material surrounding your furnace. Check smoke detectors, carbon monoxide detectors & batteries. Have a working fire extinguisher.

Frank N. Darras, Founding Partner

[Click Here to Watch Video](#)



Disability Insurance

Most people today do not have disability insurance. How many of us, right this minute, could afford to make no money for a year? Our incomes are our greatest asset, so do some research and talk to a trusted agent or a top disability lawyer about protecting your income and your lifestyle. There are lots of helpful tips at our [DarrasLaw](#) website.



Disaster Policy Cancellation

[Click Here to Watch Video](#)

In disasters, insurance companies get hit hard. Even though you may not be anywhere near a recent disaster, if you are hit by a hurricane, flooding, earthquakes, or forest fires, there is a possibility your policy will get canceled. Every year put your agent on your calendar and review your policies and any upcoming changes. It's important to be an involved consumer when it comes to protecting your property, make that call; have that annual appointment with your agent. Good honest agents encourage communication and want to help before disaster strikes.



QUESTION: I am 42 years old and have my own business, do I need to buy disability insurance in addition to my healthcare?

ANSWER: Individual disability coverage pays you a monthly benefit of 60-70% of your monthly earnings and should protect you if you can't do the important duties of your own occupation for 2 years, 5 years, or until your 65th birthday. The benefits are tax free if you pay the premiums yourself and not through your corporation, plus individual policies are backed by the strongest consumer protections under the law. Running your own business is tough, so what would you do if you were laid up for 6 months or a year? How would you pay the bills to stay afloat? Contact an agent or broker and get as much individual disability insurance you can afford to protect you, your business and those you love.

LAWDRAGON 500
LEADING LAWYERS IN AMERICA

LAWDRAGON

The Guide to World-Class Lawyers

Rated by
Super Lawyers
DARRASLAW

THE BEST
LAWYERS
IN AMERICA

BEST
LAW FIRMS
USNews
Best Lawyers

Member
THE AMERICAN
TRIAL LAWYERS
ASSOCIATION
TOP 100 TRIAL LAWYERS

THE NATIONAL
TRIAL LAWYERS
ASSOCIATION

Peer Review Rated
AV PREEMINENT™
Martindale-Hubbell® 2012

ABA
AMERICAN BAR ASSOCIATION

PROFESSORIAL
COUNSEL
IC
RATED

CHECK OUT
OUR
BBB
ACCREDITED
BUSINESS
A+
RATING

PRODUCERSWEB.com
Featured Expert
Protecting Your Assets

WWW.DARRASLAW.COM
(800) 458-4577 Ontario, CA