



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

Athletes in every sport must keep in mind the dangerous nature of their professions. While shoulder pads and facemasks offer protection, a long-term disability insurance policy may be the most strategic and income-saving step you can take to protect your income from a debilitating injury or illness. Meanwhile, there was the Napa earthquake and massive flooding in the southwest, not-so-subtle reminders to check your insurance policies for the proper riders and coverage should disaster strike.

**Frank N. Darras**, Founding Partner

[Click Here to Watch Video](#)

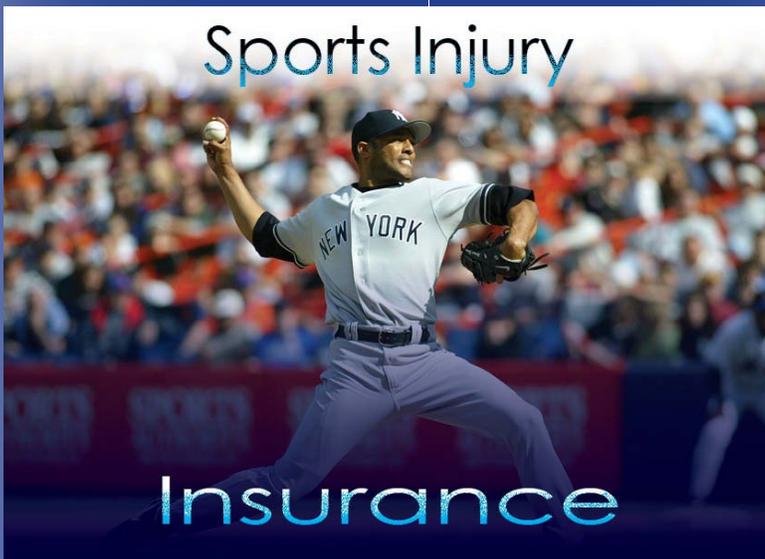
Mr. Darras,

Your attention to detail and diligence in helping with my case was the miracle I prayed for.

I never thought I had the strength to fight and win against a billion dollar insurance company.

Thank you, with a very grateful heart,

Mary W.



The recent 90+ mph pitch and direct hit to the face of Miami Marlins outfielder Giancarlo Stanton demonstrates the unpredictable and instant dangers players encounter while on the field. Having the right disability insurance policy is protection athletes need.

# Earthquake & Flood



# Insurance

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The recent earthquake in Napa cost millions in damage and caused death and injury. Flooding has also devastated the southwest and the midwest. It's important to have separate riders on your homeowners policy for earthquakes and floods. Check with an insurance expert to make sure you are covered, and you can get full replacement value in the event of a devastating loss.

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



**QUESTION:** What is an IME? Who are they and does what they think, matter when it comes to my case? Do they have any power over my case?

**ANSWER:** An IME is an independent medical examiner, generally contracted or hired by the insurance company to review your medical records (paper review) or hands on physical exam with medical history and a clinical exam to determine whether you are disabled. In nearly all cases, the independent medical examiner is not independent and often, you never meet him nor does he evaluate you or your disability in person. Most IME's make determinations in favor of the insurance company and can derail your case for a long time, if not forever. A top insurance attorney usually has the goods on these over-used examiners and can help level the playing field.

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