

# America's Top

## Disability Insurance Attorney

### Frank N. Darras

#### Welcome to the **DarrasLaw** newsletter.

Winter is on its way, people are planning their holiday vacations and it's important for policyholders to know what their insurance policies cover. Read over them and make sure you have adequate protection whether you are in your home or having a great time away. If you need help call us for a free policy evaluation at 800-458-4577.

#### Frank N. Darras, Founding Partner

#### Click Here to Watch Video



This winter, whether you are heading south to exotic summer temperatures and the beaches of the Caribbean or going in search of powder covered slopes, it's important to understand waivers before you sign. Recreational activities can be a lot of fun, but often, you sign away all your rights when participating.

### November 2013

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

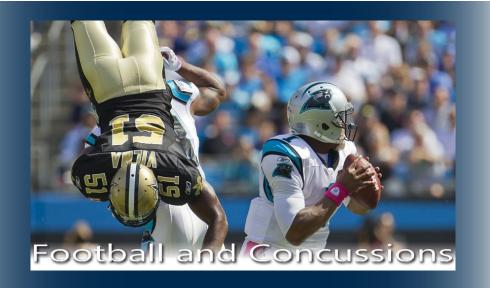


#### **Dear Staff of Darras Law:**

I would like to take this opportunity to thank you for your professionalism and prompt way of handling my case. I have found it very hard these days to find a law firm that cares as much about its clients as you have shown me. I will definitely recommend your services to anyone who has legal insurance needs in the future, including myself. Your services have far exceeded my expectations in every way.

Again, thank you very much for all you have done for me.

Sincerely, Chip



#### - Click Here to Watch Video

Just last week in an interview, Brett Favre admitted uncertainty about how many of his accomplishments, not to mention other memories, he'll ultimately recall. READ MORE about Brett Favre.

Concussions take the headlines in the NFL, but by week 7, over 220 NFL players had serious injuries. Torn ACL knee injuries are ravaging the league. READ MORE about NFL injuries.

An individual own-occupation disability insurance policy can protect the incomes and futures of athletes. It can also protect your college-age athletes and their draft positions should they get injured. READ MORE.



QUESTION: How do I file for a disability claim?

**ANSWER:** If you bought the policy from an agent or broker contact them. They can alert the carrier to send you claim forms or contact the carrier directly to get the package of forms. Beware, these forms are tricky, confusing, and ask claim ending-questions that could derail your claim. Contact DarrasLaw for free policy help.



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