

1. Target Keyword: What car wreck victims should do when in an accident in Florida

Page Title: What car wreck victims should do when in a wreck

Every driver dreads the distinctive thud that indicates that they've had an accident, but car accidents are almost inevitable for anyone who drives regularly. As a driver, you should be aware of what car wreck victims should do when in an [accident in Florida](#).

Naturally, the first response should be to attend to any injuries. Call 911 if someone is in need of medical attention, and call the police if necessary. An individual might not immediately realize that they are seriously hurt, so take care not to overlook an injury. [According to Florida law](#), the police should be contacted if insurance payments are likely to be exchanged or if there is over \$500 in damage to either a person or property. To be safe, you should probably contact the police in every accident unless it is extremely minor. One important thing to remember after an accident is not to behave apologetically. Even a polite "I'm sorry" could be used against you when determining who is at fault.

Car accidents range widely in terms of severity, so what [car wreck victims](#) should do when in an accident in Florida will vary. If there is damage, you will have to get out of the car and exchange insurance information with the other driver/drivers. Pay attention when you are exiting your car and be wary of approaching the other drivers. You will not only need their insurance information, but also their contact information and that of any potential witnesses.

If you are obstructing other drivers, you should clear the roadway to prevent additional hazards. However, if there is no obstruction, it is wise to leave vehicles in their position so that the police can reconstruct the accident to determine who was at fault. If the cars must be moved, take pictures of the vehicles beforehand and also make note of any factors relating to the accident, such as debris or road signs.

Florida is considered a ["no-fault" state](#) regarding cases of personal injury. This means that no matter who was at fault in the accident, each driver's insurance is responsible for that driver's medical expenses. However, the determination of fault is necessary in Florida to decide who is responsible for property damage. [Florida](#) has "pure" comparative fault rules in this case that involve determining to what percent each driver is responsible in the accident. The police will file an accident report that will be important in later determining who was at fault.

Make sure you are prepared for what car wreck victims should do when in an accident in Florida. Keep your insurance information as well as your license and registration in an accessible place such as your glove compartment. The most important thing to remember regarding what car wreck victims should do when in an accident in Florida is to stay calm, act with careful consideration of the

situation, and contact us as soon as possible if you feel that legal action is likely to be necessary following the accident.

2. Target Keyword: premises liability and slip and fall claims in Florida

Page Title: Premises liability / slip and fall claims: Things you should look for after you fall

Slip and fall accidents happen to most of us, no matter how coordinated we are (or think we are!). Fortunately, we usually don't hurt anything other than our pride. There are times, however, when a slip and fall causes significant injury and with it, medical expenses, loss of income and other damages. If this happens to you, there are things you should know about premises liability and slip and fall claims in Florida, your legal rights and how to fully protect them.

Whether called slip and fall or trip and fall, when you're injured on the property of someone else, "premises liability" law applies. You'll need to gather certain information so that a personal injury attorney can assess whether you could prevail in a lawsuit for recovery of any damages you've suffered.

"But wait", you say, "would I even need a lawyer? If the accident wasn't my fault, won't the property owner's insurance company automatically take care of me?" Sadly, the answer to the first question is "yes" because the answer to the second is "no". The insurance carrier of the grocery store, residential homeowner or shopping mall management company works for them, not for you. Their job is to pay you as little money as possible for any injury you suffered. Their clients want that and their shareholders demand it. In order for the insurance company to win, you can't.

If you are injured as a result of a slip and fall accident on the property of another, here is the type of information you'll need when dealing with premises liability and slip and fall claims in Florida:

1. **Who owns/manages the property?**
2. **What exactly caused you to slip/trip and fall?** Did the accident occur, for example, due to a spilled liquid, inadequate lighting, debris on the floor, misplaced merchandise, faulty or missing handrails or guardrails, etc.? In other words, what caused you to be hurt and why didn't you recognize the potential risk?

3. **Was the condition that caused the accident so obvious that the property owner/occupier/management company knew or should have known of its existence?** Did the employees know of the produce on the floor but did nothing about it? Did other customers bring the condition to the attention of management?
4. **Was the condition that caused the accident so "glaringly open and obvious" that the defendant won't be held liable because you could, indeed *should*, have avoided it?**
5. **If not, were you still somewhat at fault?** Florida has a [Comparative Fault Statute](#) whereby your damages may be reduced by the percentage that you are found to be at fault for your injuries.
6. **Were you on the property legally?** If you were a trespasser, the property owner may only have owed you a limited duty to prevent reckless or intentional injury (for example, no "spring gun" or other trap).

Premises liability and slip and fall claims in Florida are complicated matters. Talk to our experienced personal injury lawyers if you have any questions.

3. Target Keyword: Texting and driving and the law in Florida
Page Title: Texting and driving and the law in Florida

Despite enactment of laws against texting and driving in 39 states, Florida remains one of the few states that have ended 2012 without passing a single distracted driving law, according to the Governors' Highway Safety Association. However, some Florida lawmakers are working to change that. On November 13, 2012, over 270 safety advocates, researchers, law enforcement officers, and other officials gathered in Tampa for the Florida Distracted Driving Summit, where keynote speaker Ray LaHood, U.S. Secretary of Transportation, said it was "critical that this change."

The statistics on the consequences of texting and driving are alarming. The National Highway Traffic Safety Administration reports that distracted driving killed almost 3,100 people nationwide and injured another 416,000 in 2010, and the CDC published statistics indicating that 52% of U.S. drivers between the ages of 18 and 29 admitted to texting or emailing while driving at least once during the last 30 days (Centers for Disease Control and Prevention, Porter Novelli HealthStyles 2010 Survey). Despite the risks, however, bills introduced in the Florida legislature since 2006 have failed to pass, and law enforcement officers are not currently required to include texting in Florida accident reports.

Many believe that the time has come for Florida to pass a ban on texting while driving. A Miami Herald/Tampa Bay Herald survey of 800 voters during the

November election showed that over 70% supported a statewide ban on texting while driving. On October 23, following a Department of Highway Safety report showing a 4% increase in Florida's traffic fatalities for 2012, Governor Rick Scott called for traffic safety officials to perform studies on texting and driving and the law in Florida. Senator Nancy Detert's 2012 bill (Senate Bill 416) had the most success to date, advancing through four Senate votes before dying on the calendar, and she has prefiled new legislation for 2013, her fourth attempt to outlaw text messaging. Billed as the Florida Ban on Texting While Driving Law (Senate Bill 52), Senator Detert's proposed legislation would outlaw texting, emailing, and instant messaging for all drivers in Florida and carry a six point penalty for causing an accident while illegally using a handheld device.

Other legislators are also supporting continued efforts to address the issue in 2013, including Representative Doug Holder, who has prefiled House Bill 13 as a companion bill to Senate Bill 52, and Senator Maria Sachs, who has introduced the Florida Ban on Communicating While Driving Law (Senate Bill 74), which would prohibit texting and the use of all handheld communications devices for drivers in Florida. Rep. Holder expressed to the Tampa Tribune in mid-December 2012 that "Generally conservatives are somewhat reluctant to let government have control. I am conservative but (distracted driving) has become an epidemic."

With the increasing pressure of being on the rapidly shrinking list of states that have failed to address texting and driving and the law, look for Florida to be in the news on this issue in 2013.

4. Target Keyword: Why it is important to have uninsured motorist coverage in Florida

Page Title: Why It Is Important To Have Uninsured Motorist Coverage

Few drivers will be accident-free for their entire career on the road, and while road mishaps and even serious accidents are inevitable, proper insurance coverage will help drivers sort out the resulting problems. Some states have stringent rules that mandate minimum coverage limits, but unfortunately, the laws of Florida do not offer any significant protection if you're in an accident with an uninsured driver.

Why It Is Important To Have Uninsured Motorist Coverage In Florida

Florida law only requires drivers to obtain a bare minimum of insurance coverage that is called personal injury protection. Amazingly, the minimum amount of

coverage required by the state is only \$10,000. If you are injured in an accident with someone who carries only the minimum required insurance, you can only expect to receive a maximum of \$10,000 in reimbursed expenses, regardless of the severity or expense of your injuries. Worse, if you are hit by an uninsured motorist, you will most likely receive nothing.

The Collection Process

Most drivers who are uninsured or under insured simply have few assets, and the assets that they do have may be protected by Florida law. Florida is known as one of the most favorable states for debtor protection, and homestead exemptions and general legal red tape many times prevent victims from the collection of damages. A judgment for thousands of dollars is worthless if there is no legal way to collect it.

What Uninsured Motorist Coverage Can Do

Uninsured coverage can pay money directly to you if you've been in an accident with someone who carries inadequate insurance. If the accident is your fault, the uninsured motorist coverage will not apply, but if the other party is liable for damages and has no insurance, your own coverage will be a great help.

In some states like New York, auto policyholders are actually required to carry uninsured motorist coverage, but in Florida, no such requirement exists. Furthermore, Florida auto insurance carriers usually don't even attempt to sell this type of coverage since it is not profitable, so if you need uninsured motorist coverage, you need to specifically request it.

Protect Yourself

Buyers definitely need to be aware of all clauses in any insurance policy. Never assume that a type of coverage is automatically included in an auto insurance policy. Even if you have \$200,000 of bodily injury coverage, if an uninsured motorist causes injury to you, your insurance won't pay. Due diligence must be exercised when purchasing any auto insurance policy.

While all states have a certain percentage of uninsured or under insured motorists, Florida does little to mandate protection for the lawful driver. The payment of your medical expenses when involved in an accident with an uninsured driver is the main reason why it is important to have uninsured motorist coverage in Florida.



5. Target Keyword: The current standard for claiming Permanent Total Disability in Florida

Page Title: The current standard for claiming Permanent Total Disability; How MMI status affects your worker's comp benefits; How to best use the "one time change

In principle, the category of nonfatal workplace injuries called Permanent Total Disability represents the extreme end of the severity scale. This severe and lasting physical incapacitation prevents the individual from gainful employment.

Florida Permanent Total Disability Standard

The current standard for claiming Permanent Total Disability in Florida, according to the 2012 Florida Statutes Florida Workers' Compensation Laws -Chapter 440, requires the injured employee to be "permanently and totally disabled."

Here is the list of injuries that qualify as permanent total disability:

1. Spinal cord injury that causes a severe paralysis of an arm, a leg, or the trunk.
2. Amputation of a hand, arm, foot, or a leg that cause the effective loss of use of that appendage.
3. Severe brain or closed-head injury.
4. Second-degree or third-degree burns over 25 percent or more of the total body surface. Third-degree burns covering 5 percent or more to the hands and face and hands.
5. Total or industrial blindness.

The current standard for claiming Permanent Total Disability in Florida states that the employee must be unable to perform "at least sedentary employment" at a workplace within a 50-mile radius of his home.

Understand MMI

When you become injured at work, the law requires your employer to provide you free medical care and weekly wage loss benefits until you can return to work. Once you complete your medical treatment through an authorized physician, the doctor assigns you an impairment rating.

The impairment rating describes the severity of your injury and if you have any permanent restrictions.

If your doctor declares that you have reached "maximum medical improvement" (MMI), expect your employer and the insurance company to move quickly. They will drastically cut or terminate your medical and wage loss benefits.

Whether you can actually work or if you have really reached MMI is another matter. Insurance companies and employers put pressure on treating physicians to declare MMI. Subsequently, you will receive a notice that your benefits will be terminated in whole or in part.

How to Change Your Doctor

Sometimes, an employee may not be at MMI. You have a right to challenge MMI by seeking another opinion. You may request a change in doctor or get an independent medical examination (IME), but you get to choose your own physician.

Under the Florida's Workers' Compensation rules, employees receiving medical care through the program can change their physician. If you decide to take advantage of this option, you will need to proceed with caution because you can only change doctors once.

You do not want to make the wrong decision here. This is the time where you need to evaluate and understand your options. To ensure you meet the current standard for claiming Permanent Total Disability in Florida, consult our attorneys, who will protect and enforce your rights.

Keep in mind that insurance companies and your employer will protect their interest and pay you the least amount of benefits possible. Our experienced attorneys can file a Petition for Benefits on your behalf.

6. Target Keyword: dog owner liability in Florida
Page Title: dog owner liability in Florida

Most Americans have owned a pet at one time in their lives. According to the American Pet Products Association 2011-2012 National Pet Owners Survey,

thirty-nine percent of all U.S. households own at least one dog, and there are a total of over 78 million owned dogs nationwide. The companionship and loyalty of dog ownership can bring much happiness and even improve your health. However, be aware of dog owner liability in Florida for your dog's bad behavior, including times when your dog may be acting out of loyalty to protect you or your property.

In Florida, the dog bite statute (Florida Statutes Section 767.04) provides that if your dog bites a human being and causes injury, you are considered strictly liable for the harm caused, even if the injury occurs on your own property and your dog has never bitten anyone before. Your liability can be compounded if you are found to be negligent, meaning that you failed to exercise the care that a reasonable person would exercise in the circumstances, or if you were in violation of other laws or ordinances, such as a leash law. A dog bite victim can also recover compensation from you if he or she can prove that your dog had previously bitten someone or shown aggressive tendencies and you were aware of that prior conduct by your dog.

The "strict liability" standard means that a dog owner has no defense that the victim acted unreasonably or was negligent unless the victim's actions were "more than a mistake on the [victim's] part as to the intention of the dog to bite or attack him." Smith v. Allison, 332 So.2d 631 (1976). However, the dog bite statute does provide one exception: if the dog owner had posted a sign saying "Bad Dog" or "Beware of Dog" in a prominent, easily visible location that the victim could clearly read prior to the bite, then there is no dog owner liability in Florida for the dog's actions. If the victim was under age six, no exceptions or defenses of negligence apply, because a small child is presumed to be unable to read the sign (Flic v. Malino, 356 So.2d 904 (1978)) and incapable of understanding and avoiding the danger (Swindell v. Hellkamp, 242 So.2d 708 (1970)). If the child's parent did not adequately supervise the child, though, the child's recovery of damages may be reduced (Y.H. Investments, Inc. v. Godales, 690 So.2d 1273 (1997)). This is important, because children ages nine and under are at the highest risk of dog bites, according to the Florida Department of Health.

Enjoying your dog can be a wonderful experience for a responsible pet owner. The CDC recommends that you learn about the breed of dog that would be the best fit for your household and have your dog spayed or neutered to reduce the chance of aggressive behavior, and you should always supervise your dog around your visitors and friends, especially children, to minimize your dog owner liability in Florida.

7. Target Keyword: Who is responsible for you DUI injuries in Florida
Page Title: DUI driving: Who is responsible for you injuries?

The investigation and litigation to determine who is responsible for you DUI injuries in Florida is a complicated and detailed-oriented process. People driving under DUI are subjected to some of the harshest criminal and civil penalties in the nation under Chapter 316 of the Florida statutes.

An individual who suffers injury in a car crash as a result of a driver's intoxication could file a lawsuit. In certain circumstance, the court will award the injured party compensation for injuries.

Here are the four ways an experienced Florida DUI lawyer would approach your case to determine who is responsible for you DUI injuries in Florida:

1) Negligence and or Recklessness against the Drunk Driver: In Florida, DUI is a criminal act. Like many state DUI statutes across the country, Florida practices the legal doctrine of "negligence *per se*." This rule automatically finds a drunk driver negligent.

Legally, this person/their insurance company, as a matter of the law, have the responsible for the injuries they cause.

2) Dram Shop Law: Florida's statutes allow "Dram Shop" claims, but claims have more restrictions compared to other states. In Florida, the rule covers only minors or persons "habitually addicted to alcohol." The law provides an avenue for lawsuits against businesses -- a bar, store or restaurant, that serve alcoholic beverages, which leads to the patron becoming intoxicated.

Ultimately, the patron injures or kills himself or an innocent person.

3) Social Host Doctrine: Florida has adopted social host liability laws. It works much the same as the state's Dram shop laws but it only applies to private individuals. Similar to the Dram Shop laws, Florida's **Social Host Doctrine only applies to minor children who are guests at an event hosted by the private party.**

4) Road Design Defects: It's possible for you to file suit against various entities based on defects in the roadway design. Roadways must have design criteria, which allow even impaired or exhausted driver to help them correctly follow road directives. This may include proper warnings of an upcoming construction zone or faulty workmanship in the construction of a roadway, or incorrect placement of guardrails, curbs or other control devices.

Speak to an Experienced Car Accident Attorney

Personal injury cases related to DUI and arising out of other circumstance listed above requires a knowledgeable attorney who is similar with DUI defenses used by the opposing attorneys. If you had children in the car, the defense may question if you were interacting with the children and became momentarily distracted when the accident occurred.

If you claim improper roadway design by the city or state, the government's or contractor's defense attorney may try to point out that no other driver has experienced similar problems.

Defense tactics and the complexity of pinpointing who is responsible for you DUI injuries in Florida requires the expertise of a thorough car accident attorney. Consult with our experienced and dedicated Florida personal injury attorneys to find out who should award you compensation for your DUI-related injuries.

8. Target Keyword: reporting a car accident to your insurance company in Florida

Page Title: What to do when you report a car accident to your insurance company

Even minor accidents can cause major problems if you're not careful when you report a car accident to an insurance company in Florida. Technically, if you are not at fault, you might think that you only need to notify the at-fault party's insurance carrier, report the circumstances of the accident, submit a damage estimate, and wait for your check to arrive in the mail. Unfortunately, things aren't always that easy.

The Accident Scene

Even if the accident seems to be a minor fender-bender, never leave the scene. Doing this could actually result in license revocation, license suspension, or even a felony charge. Quickly check to see if anyone is injured and attempt to provide first aid if necessary. Next, if this hasn't been already done, call 911. If the vehicles involved are blocking traffic, you may want to move them. If the accident happened on an interstate highway, accident investigation sites are sometimes available, and you should move the involved vehicles to one of these areas if possible.

Notifying Insurance Companies

You should exchange insurance information with the other parties involved, and you should make sure that the incident is reported to all insurance carriers. However, you should never admit fault to any insurance company. Even though you may be required to give a recorded statement regarding the accident, never speculate about the percentage of your negligence. The police will file a report, and that report will help to legally determine who was at fault.

Insurance Ramifications

Florida is one of the few states with a type of no-fault insurance called PIP. PIP insurance covers anyone who is a driver or passenger in an auto that has been involved in an accident. The minimum necessary coverage set by law is \$10,000, so as a Florida driver, you have to carry at least this amount. The Florida legislature enacted this coverage to allow for quick payouts of medical bills related to accidents. If the involved parties have purchased PIP insurance, all medical bills up to the coverage limit will be taken care of.

Problems

Even if the other driver is at fault, sometimes his or her insurance company may deny your claim. This can happen if the at-fault driver has lied and blamed you for the accident. Your recourse here is to take the other party to court in order to collect damages. Sometimes, it may be better to have your insurance company cover your damages. You'll be responsible for the deductible amount, but your insurance company will subsequently attempt to collect from the at-fault driver's company, and the deductible may eventually be returned to you.

Solutions

If you think this sounds seriously complicated, you're correct. Unless you've got lots of legal experience, it may be time to call our qualified personal injury attorneys who have been thoroughly trained to handle accident cases. A good accident lawyer can sift through the details and negotiate with insurance companies so that you will receive the best result possible.

9. Target Keyword: Auto coverage insurance laws in Florida
Page Title: Auto insurance laws in FL (required? coverage limit recommendations)

[Auto coverage insurance laws](#) in Florida require drivers to carry a minimum of \$10,000 Personal Injury Protection (PIP). Drivers must also have at least \$10,000 No-Fault Property Damage Liability (PDL) insurance coverage. PDL pays for medical, surgical, disability, and funeral and benefits regardless of fault.

The rules allow the insured to receive a maximum deductible up to \$2,000 for PIP coverage and \$500 for Property Damage Liability.

Personal Injury Protection

Personal Injury Protection or PIP is sometimes referred to as “medical payment coverage” or “economic loss protection benefits.” PIP represents a one-time payment or settlement of all damages incurred. PIP does not pay for medical bills as a result of the accident.

The [Auto coverage insurance laws](#) in Florida require drivers to carry a minimum of \$10,000 in PIP coverage. A plaintiff would have to sue a negligent driver if the court awards a verdict that exceeds the limits of the driver’s coverage. The defendant becomes personally liable for the additional award amount.

In addition, the policy of the negligent driver does not provide medical payment coverage to an injured plaintiff. The negligent driver’s insurance covers the driver and passengers in the insured automobile.

Auto coverage insurance laws in Florida mandates that PIP policies cover 80% of all reasonable expenses, which includes the following costs:

- Medical
- Surgical
- X-ray
- Dental
- Rehabilitative services

This coverage must also cover prosthetic devices, ambulance transportation, and hospital and nursing services.

No-Fault Coverage

According to the Florida no-fault insurance law, you can receive 80% of your [reasonable medical expenses](#) related to injuries sustained in an automobile accident. The statutes also entitle you to receive 60% of your lost earnings.

Ultimately, these figures depend on the limits of the insurance coverage and the applicable deductible or the policy limit. It does not matter who causes the accident.

In the case of accident fatalities, the auto coverage insurance laws in Florida require that no-fault insurance pays survivor benefits to the family of the insured. The death benefit has a limit of \$5,000.

Regardless of where the accident takes place, the insurer must pay the benefits. The vehicle must have the proper insurance coverage on the vehicle.

Coverage Recommendations

[The Edmunds.com website](#) recommends that drivers who have significant financial assets should purchase an amount of liability insurance coverage above the minimum as required under auto coverage insurance laws in Florida.

Understand that you do not have full coverage if you meet the state's minimum requirement. Here are some other types of voluntary coverage you may want to consider:

Uninsured and Underinsured benefits: This [coverage](#) provides protection against a negligent driver who does not have liability coverage or do not have enough coverage to cover your injuries.

Collision Coverage: If you become involved in an accident, where you are an innocent party or not, collision coverage pays to repair or replace you vehicle. It gives you the option to present a claim under the negligent drivers' property damage insurance coverage or your collision coverage.

10. Target Keyword: The new PIP law in Florida requiring an "emergency medical condition"

Page Title: The new PIP law requiring an "emergency medical condition". (The law went into effect on Jan 1st).

Florida's no fault personal injury protection law was passed so that those injured in automobile accidents would have a quick and easy method to pay resultant medical bills. The original PIP law mandated that every Florida driver needed to carry at least \$10,000 of protection. Under the law, all parties injured in a mishap would be able to apply for and quickly receive reimbursement for medical bills, regardless of fault. While the law was effective, it also encouraged insurance fraud. When insurance benefits are readily available, there are always those who will stretch and abuse the law in order to take advantage of relatively easy money.

The Basics

The new PIP law requiring an "emergency medical condition" just went into effect on January 1, 2013. Basically it states that in order to collect on a PIP policy, an emergency medical condition must be present that if left untreated, could result in serious jeopardy to health, impairment of necessary bodily functions, or dysfunction of bodily parts or organs. The finding of this condition must occur within 14 days of your original accident. If no such emergency condition is shown within the 14 day period, the insurer only is liable for a benefit of \$2500. Furthermore, if you don't receive any treatment within 14 days, the insurance company does not need to pay anything.

The new law also spells out exactly which providers it will reimburse. Your massage therapist or acupuncturist can no longer be paid benefits under the PIP insurance program, and your chiropractor is not allowed to offer an opinion concerning the "emergency" nature of your condition.

Protection for Insurers Against Fraudulent Claims

In the past, some persons involved in accidents claimed to be injured when they were not. They would go to any kind of medical professional even months after the original accident, receive treatment for non-existent injuries, and split the insurance proceeds with the medical office. The new law provides a new penalty for false PIP claims, and also reiterates the insurance fraud statutes that are already in place.

Problems for Law Enforcement

In the past, police agencies did not need to fill out complicated forms for every accident. Now, the standard long form report must be filed even if you merely complain of minor injuries. This means that officers must do more investigative work, and subsequently must fill out more rigorous reports.

Attorney Help

If you feel you have been wrongly denied benefits, your only recourse is to seek the help of an attorney. While the original law was passed to provide an easy method for payment of injury claims, the new law sends the process back to the lawyers.

There are winners and losers with the passage of any new law. In the case of the new PIP legislation, the insurance companies are the obvious winners, since they will have to pay far less in benefits. The consumers are the losers, because their PIP policies no longer provide the protection they did in the past.

11. Target Keyword: Dram shop claims in Florida

Page Title: What are Dram shop claims?

Dram shop claims in Florida represent another way to address the issue of the irreparable damage on innocent drivers, passenger, and pedestrians by people who choose to drive while intoxicated. The people who survive these alcohol-related accidents may be left with life-changing injuries that require expensive long-term care medical care.

Sometimes, individuals suffer paralysis or permanently disabled because of the dangerous and unlawful decision made by another driver to drive while intoxicated. In addition to physical injuries, the event impacts survivors and their families emotionally and financially.

Florida Dram Shop Laws

If you are involved in a drunken driving accident, you or your love one may be entitled to file a lawsuit to receive compensation for the harm you've suffered. Drunk driving constitutes [negligence](#) and is prosecutable as a [criminal offense](#).

You and your family also have a right to file litigation to receive compensation for personal injury claims.

In some cases, you may be able to file action against the insurance company for the damage caused by the negligent driver. Depending on the circumstances of the case, Florida law may enable you to sue the establishment that served the negligent person the alcohol.

Dram shop claims in Florida covers the legal responsibilities that companies have for serving alcohols to patrons who eventually drive drunk and become involved in an accident.

[Florida statutes - Chapter 768 \(125\)](#), outlines two situations where an individual or establishment may be held legally responsible for drunk driving:

1. A person or business that serves alcohol to a minor—under the age of 21, and the minor becomes involved in a drunken driving accident. The dram shop

claims in Florida cover parties in private homes in which an adult (over the age of 21) chooses to serve alcohol to underage kids.

2. Any individual or establishment that serve alcoholic beverages to a person who is known to have a habitual abuse problem with alcohol and the person become involve in a drunk driving incident.

The narrowness of the situations in which plaintiffs can successfully file dram shop claims in Florida requires the expertise of an experienced car accident attorney.

Dram Shop Litigation

When a drunken driving accident involves a driver under the age of 21, it is common for liquor stores and bars owners to argue that they were presented with fake identification by the minor. Your attorney will need to move quickly to secure security camera video and other evidence in cases where the drunk driver is under age 21.

If the case involves an adult, litigating dram shop claims in Florida becomes a bit more complicated. Your lawyer will need to prove that the individual or business knew of the adult's prior history of alcohol abuse.

Dram shop claims in Florida requires a sharp attorney who is familiar with alcohol and dram shop litigation. Your lawyer must understand the different tactics used by the defense. Contact our personal injury attorneys to discuss your case. Find out if you are entitled to compensation for your injuries.

12. Target Keyword: legal issues for using your vehicle for business in Florida

Page Title: What to be aware of if you use your vehicle for business

One of the benefits of employment for some people is the use of a company car. Your employers carry insurance so you have insurance coverage in case of an accident. Some organizations may require you to use your personal vehicle when you conduct company business. This may cause legal issues for using your vehicle for business in Florida.

Self-employed people may use their personal car to take care of company business and to run personal errands. However, understand that use of your car for personal reasons operates in the gray area of the law. It brings up a number of questions about insurance coverage for business and personal use that you will need to consider.

Commercial automobile coverage

[Florida statutes](#) require any establishments that own, lease, or operate a motor vehicle carry commercial automobile insurance coverage. The nature of the business determines the type of coverage the laws mandates. Depending on the type of business, you may also have additional requirements as dictated by the city, county, and the U.S. Department of Transportation.

[Commercial insurance](#) works in the same way as personal automobile insurance. Most commercial insurance policies contain provisions for each type of coverage, which usually includes:

- Property coverage for the vehicle
- Liability coverage for damage caused by an employee driving the vehicle

If you use your personal vehicle on company business, the commercial policy may not cover you. Ultimately, legal issues for using your vehicle for business in Florida becomes a personal matter. Whether the company's insurance covers you depends on the language in the insurance policy.

Personal car for business use

Many large companies will likely have commercial insurance that insures the employee when they travel on company business. If your company's policy covers the use of your personal vehicle for business purposes, make sure you understand the extent of the policy coverage. You should also know who to contact in case of an accident.

In some cases, an individual involved in an accident in their own vehicle while on company business may have to submit a claim to their own insurer. Sometimes, the employer's insurance company foots the bill.

The [Insure One.com](#) website recommends that salespeople who use their personal vehicles to complete sales calls on a day-to-day basis consider increasing the amount of liability coverage. In addition, individuals who operate a taxi or livery service and any enterprise where the person receives compensation for a service should purchase commercial insurance.

The automobile website [Edmunds.com](#) suggests that people who have a significant amount of personal assets increase their personal insurance limits above the [minimum requirements](#) under Florida laws.

This additional insurance coverage provides you more financial protection in case you legally cause an accident and you must pay the other party a significant damage award.

Inadequate insurance coverage could put your personal assets at risk and present legal issues for using your vehicle for business in Florida.