

LIFE, LIBERTY, AND THE LAW



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Putting Family High on the Priority List

By: Kim Cullen & Robert Hemphill

Kim: Each year Weeze and I like to do some kind of vacation with our kids. We think it is important for all of us to get away from our day-to-day grinds and spend some quality time together as a family. As the kids have gotten older, our schedules have started to conflict. College schedules,

internships, summer jobs, sports, and other commitments made it impossible for the six of us to travel this past summer. When we looked carefully at our schedules, we realized that the week between Christmas and the New Year's holiday was the only week that all six of us had available. Given the time of year, we decided to do a ski trip.

We received several recommendations from friends, and finally decided upon Park City, Utah.

We had such an awesome time! Not only were there plenty of easy slopes to ski, but there were plenty of other activities available.



Weeze and Grace went snowmobiling one day, and Weeze and I went snowshoe hiking high above Park City on another day - and came within a couple hundred yards of two moose grazing on some evergreen trees. We even got to spend New Year's Eve with some of our great friends who happened to also be out there. It truly was a great family vacation.

Bob: As we get older we rarely find the time to celebrate our birthdays the way we should, and we often take for granted

that we can make up for it next year. So this year we decided to celebrate Julie's birthday by spending a long weekend out in Tucson, Arizona at a wellness resort called Canyon Ranch. Julie and I had such a great time participating in several wellness programs and spa activities.



In addition to the wellness program we also went on some interesting hikes. There was an archeological hike where we explored the remnants of the Hohokam - an ancient Native American culture. (Continued on Page 3)

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Are you an Underinsured Motorist?

By: Kim Cullen

One of the first discussions we typically have with a new automobile accident client is a review of their own automobile insurance coverage. Practically every time, our new client will say, "I have full coverage."

The problem is, in Florida there is no such thing as "full coverage". Insurance agents frequently use the term, but "full coverage" could mean fully covered with the legally required minimum coverage, or it could mean having every possible coverage available. Most times, "full coverage" simply means whatever the agent wants it to mean.

It probably comes as no surprise that the most valuable and useful

insurance coverages are optional (i.e. not required) in Florida. For example, bodily injury liability coverage (the kind of coverage that protects your assets if you accidentally make a mistake

and injure somebody else with your car) is not required in Florida. Many of our clients find out about this the hard way — after they have been injured by another driver's carelessness. Our clients are sometimes frustrated to find that, even though the other driver was 100% responsible for causing injuries, there is no insurance coverage available to pay damages.

Another frustrating scenario for many of our clients is when they find out that, even though they have very significant injuries and large medical bills, the person who injured them chose to carry a very small bodily injury liability policy.

In situations like these, the great savior is a type of coverage called **Uninsured/Underinsured Motorist** coverage.



Uninsured/Underinsured Motorist coverage is the only protection that accident victims have to protect themselves if the at-fault driver has zero, or very little, bodily injury liability coverage. Once it is determined that the other driver was responsible for causing the crash, and that the injured plaintiff's injuries are worth more than the negligent party's available insurance limits, the injured party's Uninsured/Underinsured Motorist kicks in and "steps into the shoes" of the negligent driver.

If all of the drivers on Florida's roadways carried adequate bodily injury liability coverage on their cars, there would be no need for Uninsured/Underinsured coverage. But

as long as there are irresponsible people out there, UM coverage is probably a good idea.

Uninsured/Underinsured Motorist coverage is not free, but it is a good value given what the policy holder gets. UM coverage follows the policy holder wherever he or she goes. This means that if you are involved in an

accident while riding as a passenger in someone else's car and the at-fault party does not have adequate coverage, you can still access your own UM coverage in order to satisfy your damages - including pain and suffering damages. Uninsured/Underinsured Motorist coverage can also be "stacked," on multiple vehicles in your household. This means you can access the coverage from multiple vehicles to pay your damages from one accident. Stacking is a very cost effective way of protecting yourself from the negligence of an irresponsible driver.

If you are unsure of what coverage you have or you do not understand your insurance coverage, Bob and I are happy to sit down with you, review your policy, and share our thoughts with you in terms of what coverages you might or might not need. All you have to do is call our office to set up a mutually convenient appointment time.

Making Family A Priority (cont'd from Page 1)

The Hohokam tribe was thought to have originally migrated from Mexico around 300 BC. Once settled in what is now Arizona, they became the most skillful irrigation farmers the Southwest ever knew. Their irrigation system was built using only stone and manual labor. Unfortunately their system was destroyed due to modern development.

During the Hohokam hike we got to see a petroglyph, a prehistoric rock carving, from the Hohokam people (see picture above).



Julie and I had an amazing time and really found it fascinating to learn about the Hohokam people and get to explore the land upon which they lived.



Cullen & Hemphill, PLC - Partners In Education

By: Kim Cullen

After each having been through 19 years of formal schooling, Bob and I both know the value of education. This is why we are pleased to announce our new role as Partners In Education with the Orlando Science Elementary School. Cullen & Hemphill, PLC will be supporting many of the school's projects this year, including field trips, science fairs, award ceremonies, and the like. We are very excited about this new partnership!

We are also pleased to announce that we are sponsoring up to 150 students to participate in the Orlando Smile Mile in Baldwin Park, on March 2, 2019. The Smile Mile race is one-mile fun run for kids organized by the Track Shack, and designed to encourage healthy eating, exercise, and overall physical fitness. Good luck to all Smile Mile participants!



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In this issue...

- 📍 *Making Family A High
Priority.....1*

- 📍 *Are you an Underinsured
Motorist?2*

- 📍 *Cullen & Hemphill, PLC, —
Partners In Education3*

- 📍 *New Year, New You.....4*



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New Year, New You

By: Kim Cullen

It seems that every New Year people always pick losing weight or eating healthier as a New Year's resolution. Some people say they are going to quit smoking, while others promise themselves that they will be going to the gym more often.

No matter what your New Year's Resolution is, try to stick to it as best you can. Many of us - and particularly those of us who are parents, who are taking care of elderly parents, or who otherwise have people depending upon us in any way - often forget how important it is for us to take care of ourselves. Good physical health is the foundation for good mental health. There is plenty of scientific research demonstrating that 20 minutes of sustained daily movement (for example, a steady paced walk) actually improves several aspects of your brain's performance.

Remember: You cannot be there for others, and they cannot expect you to be there for them, if you aren't there for yourself. Make your physical and mental health a high priority in 2019!

