

A Statewide Law Firm

Many of our clients never come into the office. We use technology to handle their cases virtually all across Florida.



888-889-8899
DellutriLawGroup.com
NOVEMBER 2023

Growing Together With You

The Truth About TV Lawyers: ARE THESE LEGAL 'GORILLAS' ATTORNEYS OR ACTORS?

A few weekends ago, Marjorie and I decided to see if there was anything on TV worth watching. We just wanted to spend a few hours relaxing on the couch and enjoying our Sunday. But do you know what we got instead? The TV treated us to about 40 lawyer commercials!

Sitting there listening to the dulcet tones of so-and-so trying to sell me his services, I thought, "Now, this is why I don't watch much TV." Then I wondered, "If these lawyers are really working on cases, when do they have time to plan and shoot all of these commercials? Did they go to law school to be attorneys or actors?"

It's easy to poke fun at the TV lawyers. They're not REAL attorneys; they're REEL

attorneys who only care about pulling in clients with their fancy advertising. But the truth is that their tactics work! These guys are the 800-pound gorillas of the Florida legal world. Their ads hoodwink intelligent, hardworking people like you and me all the time.

With that in mind, I wish legal commercials came with the same disclaimers you see on advertisements pushing medication. You know what I'm talking about: The shiny ad makes those plaque psoriasis pills sound wonderful ... until you hear the long list of side effects. I'd love to see TV lawyers list the side effects of choosing the wrong attorney to handle your injury claim. Now, that would be a scary commercial!

"Warning: This Attorney does not live in S.W. Florida, and only wants to know you after you have been injured."

"Warning: Choosing this lawyer may cost you thousands of dollars in unnecessary expenses."

"Warning: This attorney may not answer your calls unless he's between commercial shoots."

"Warning: This attorney does not handle cases. Your case will be assigned to an attorney you don't know."

Wouldn't that transparency be refreshing? Unfortunately, we're not there yet. And until we are, people will continue to hire the 800-pound gorillas on TV — unless



someone in their life points them to a better firm, like Dellutri Law Group.

My firm isn't plastered all over TV, but we do manage to compete with the 800-pound gorillas. How? Well, we work our faces off, listen to our clients, and, most importantly, build relationships with people like you by actually caring about your case, your family, and our community. Every time you send a friend, family member, or client our way for help with a car crash case or bankruptcy, you're keeping our small, local firm in business!

When I sit down to eat with Marjorie and the kids this Thanksgiving (including Nick, who will be home from the Naval Academy for the first time in five months!), I'll tell them I'm thankful for you. Without you, DLG wouldn't be able to compete against the big boys. With you, we can stand head and shoulders above our TV lawyer competition and help Florida families daily.

Thank you for believing in and trusting us and referring friends to us confidently. It means more than you know.

Happy Thanksgiving!

-Carmen Dellutri

Happy with our service? We'd love to hear from you! We are always honored when our clients and associates refer their friends, family, and colleagues our way — or simply say kind things about our firm. If there is anything we can do for you, please let us know. We're here to help!



Reach us any time at 888-889-8899 or DellutriLawGroup.com.

If you'd like to leave us a review, scan the QR code. We appreciate every word!

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driving without a license or getting into a car accident with someone who does not live in Florida?

Being aware of coverage options for car insurance can help you avoid some really devastating financial scenarios if you get into an accident. At the bare minimum, Florida requires all licensed drivers to have the following coverage: \$10,000 in property damage coverage and \$10,000 in personal injury protection benefits. That's it. It's horrible.

Purchase additional coverage because, if you think about it, \$10,000 is not a lot when it comes to paying medical bills for yourself or for someone else. The average hospital stay is around \$3,000 per day, not to mention emergency room care and an ambulance ride. If you are required to stay in the hospital for a week, you'll need to pay a minimum of \$21,000 for that visit. Your \$10,000 will go rather quickly!

You also need to think about caring for dependents if you're injured, what to do about work, and how you'll cover someone else's hospital or funeral bills if you cause an accident — yikes! Here are some additional coverage options you should look into (trust us, we have seen more than a few lawsuits as the result of a car accident, and we've also seen what can happen if someone cannot cover those bills):

- Collision insurance: If there is more than \$10,000 worth of damage to your car, you will be happy to have purchased collision insurance. If someone without insurance hits you, you will not be covered under your property damage coverage. Your property damage insurance will also not cover you if you caused the accident!
- Additional medical protection (aka, medical payments coverage): Personal injury protection (PIP) covers 80% of reasonable and necessary medical bills. You are responsible for the remaining amount. If you purchase additional Med Pay benefits, you should be covered.
- Underinsured motorist coverage: If the person who hit you has no bodily liability insurance or just a small amount, underinsured coverage allows you to collect the remaining amount from your insurance company. Otherwise, you may be out of luck.

You cannot sign up for additional insurance coverage after an accident happens, so make sure you have enough coverage today. Most people purchase the minimum amount because it is cheaper, but it's simply not enough to protect you and your loved ones if an accident happens. An experienced attorney can help you figure out whether you have the coverage you need. For a FREE insurance review, email CarmenDellutri@DellutriLawGroup.com and use the words "Insurance Review" in your subject line. We'll get back to you right away with all of the details you need to put your mind at ease.

Testimonial

Our Clients Say It Best



"I found out I had lost a car accident case that would leave me with a massive amount of medical debt and credit card debt. Additionally, I was in the middle of preparing to relocate for work and sell our house. I was facing depression and stress with no light at the end of the tunnel. I contacted The Dellutri Law Group among many other local firms. I quickly received a call back from Casey Byrus, and we set up an appointment. We met with the attorney to discuss my situation and options. We were pleased with the plan, but I still reached out to other firms to get their opinions. I met with two other firms where I was told I could not file Chapter 7 and that Chapter 13 would be my only option as well as the one attorney not wanting to touch my case since I was moving out of state. I did not just want to go with Dellutri because it was what I wanted to hear; I wanted to make the best and most logical choice. My wife and I had another meeting with Dellutri to re-discuss what the other lawyers told us, and he reassured us we could file Chapter 7 and be fine. (Side Note: My theory on the other lawyers pushing people into Chapter 13 is that they receive a set payment by the court for 3-7 years while you are on a payment plan to repay debts, so it's in their best interest to push Chapter 13. It's set profit for them.) We decided to go with Dellutri, and it was the best decision we made. Casey was always there to help and showed us support the entire way. I was able to file alone without including my wife, and we were able to sell our home, keep the profits, and settle with repurchasing some of our assets back in the end. I highly recommend them to anyone who might be in a similar situation and is feeling trapped."

–Anonymous

Meet Daysi, Our New Guest Services Representative!

She's the Mystery Voice at the End of Our Phone Line

This summer, our team set out to find the best possible person to answer the phone at DLG. We wanted someone upbeat, dedicated, and hardworking – and Daysi Acuña fit the bill! She has done a fantastic job at the switchboard since we brought her on in August.

Carmen interviewed Daysi personally to ensure she would be the right fit, and they hit it off immediately.

"Daysi comes from a good family. She has a strong work ethic and something else you just can't teach: A smile in her voice and a willingness to care about and help people," Carmen says. "Those things come naturally to her."

When Daysi heard Carmen's out-of-the-box interview questions and dug into DLG's website, she knew she'd feel at home working with us. Thanks to her previous job at an insurance company, she understands the ins and outs of the health care system. That knowledge and her flawless Spanish make her the perfect person to help our personal injury clients.

"When someone calls looking for legal advice, I answer!" she says. "They explain their issue, and if it's something we can handle, I help them set an appointment, ask what is going on in their case, gather information, and send them reminders.

We have a lot of clients who speak Spanish, so my language skills are useful. They're relieved to know someone can understand them."

When we asked Daysi what she wanted us to tell you about her work, she said, "I'd like to remind you that you're more than welcome to call Dellutri at any time! Sometimes people say, 'Oh, I'm sorry I'm calling again,' and I want to say, 'What are you apologizing for – that's why we're here!' We're here for you whenever you need us, and it's my pleasure to help."

When Daysi isn't taking your calls, she stays busy going out with friends, watching Disney movies, and rewatching episodes of "Modern Family" and "American Horror Story." We're lucky to have her on our team!



TASTY APPLE PIE

INGREDIENTS

- 2 9-inch unbaked pie crusts
- 6 cups thinly sliced peeled apples
- 1 tsp cinnamon
- 3/4 cup granulated sugar
- 2 tbsp all-purpose flour
- 2 tbsp butter

DIRECTIONS

1. Preheat oven to 425 F.
2. Place 1 pie crust in a 9-inch pie plate.
3. In a large bowl, combine apples, cinnamon, sugar, and flour.
4. Spoon mixture into pastry-lined pie plate and dot with butter.
5. Cut remaining crust into 1/2-inch-wide strips, then arrange strips in a lattice design over top of pie.
6. Trim, seal, and flute edges.
7. Bake for 35 minutes or until crust is golden brown and filling is bubbly.



A Huge Thank-You to Our Referral Partners!

A referral is the greatest gift we can receive from a client or fellow business! Last month we had ...

- 36 referrals from friends, family, or previous clients
- 19 returning clients for new matters
- 20 referrals from other attorneys
- 5 referrals from doctors and other professionals
- **We sent out 83 referrals to our trusted referral partners.**

What's the Good News?

"So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand."

ISAIAH 41:10 NIV



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Traveling for the Holidays? Be Sure to Have Adequate Insurance Coverage

Do you have the proper auto insurance coverage? Remember when you were a kid on a long car journey with your parents, maybe to Grandma's house. The car ride was a little boring since we didn't have iPads, iPhones, or Apple Watches, so we used to play "I Spy" or count the red cars, blue cars or punch buggies.

Well, I have a new take on these age-old games and my wife hates it. I count how many drivers I see with cellphones in their hands. It's that bad. I won't tell you my longest streak, it may freak you out. But it leads me to the real reason I am reaching out to you. You need to protect yourself and your family from a distracted driver. I can't beat this drum long or hard enough because I know what it's like to tell a family, "Your case is worth \$200,000, but there is only \$25,000 in insurance and you didn't buy insurance to protect yourself from uninsured or underinsured drivers." They are shocked when I say that.

They are even more shocked when I show them that they WAIVED the coverage in writing. The next statement is: "I didn't know I waived it" or "It wasn't explained to me." I

understand, but it's too late at that point in time. So, here I go again. You cannot buy life insurance after you die. You cannot buy more car insurance after the accident. Now is the time to protect yourself and your family, before the accident. Here's a good reason why! We live in Florida, home of the worst drivers in America.

It's no wonder countless fender benders and more serious accidents happen frequently in the Sunshine State. It also makes no sense that Florida only requires drivers to carry a minimal amount of car insurance.

How much insurance do you need? Do you need additional coverage? What about

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