

HOLLYWOOD
1909 TYLER ST., SUITE 501
HOLLYWOOD, FL 33020
833-529-5677

BOCA RATON
7777 GLADES RD., SUITE 100
BOCA RATON, FL 33434
AVAILABLE BY APPOINTMENT

NAPLES
3606 ENTERPRISE AVE.
SUITE 356
NAPLES, FL 34104
AVAILABLE BY APPOINTMENT



APRIL 2022

WHISLERLAWFIRM.COM

Are You Underinsured? HOW THE HOUSING CRAZE HAS IMPACTED YOUR HOMEOWNERS INSURANCE

In today's market, home values have been soaring due to low inventory and high demand as well as inflation. While it's great to have purchased your home a few years ago and to now have a decent chunk of equity in your home, one issue I am seeing with many of our clients is that most people are underinsured when it comes to their homeowners insurance.

"My advice to you is to monitor your coverage, reassess your home value if you have not done so in the past few years, or make changes to your policy."

In Florida, property values have nearly doubled in the last year or two. You may have had an assessment done a few years ago when your home was worth \$400K, for example, but let's say that now your home is worth \$800K. If the unexpected were to take place and your home were to undergo a natural disaster, your home would still only be insured for \$400K and recouping the loss would prove to be impossible. Your legs would be cut right out from underneath you, so to speak.

While many policies offer optional additional coverage such as "law and ordinance," which can add between 15–20% more coverage, you must elect to add it. But in the grand scheme of things, that still does not make up for the gap between what your home is insured for and what it's worth in today's crazy housing market.

To drive this home, let's say you experience a total loss and your home is assessed at \$400K. Even though The Whisler Law Firm can get you the full \$400K — considering labor costs and inflation — when you go to purchase or rebuild your home, you will only be able to afford something much smaller than your previous home, or



you will only be able to build half of a home. The point of carrying insurance is to offer protection and to put you in the same place as your pre-loss condition in the event of a disaster.

Gone are the days when it made sense to shop for the lowest rate. Sure, when the value of your home goes up, your premium goes up with it, but it's well worth the full coverage. We just had a client whose house burned down, and because they had not reassessed the value of their home for several years, they were not able to recoup their total loss.

Years ago, the insurance company was the one in the quarterback seat, calling the shots and looking out for their clients. When they'd see property values going up, they would simultaneously reach out to their clients and let them know that they were going to send someone out to reassess the value of their home to make sure they were adequately covered in the event of an unforeseen disaster. Now, they have shifted the burden onto the client.

My advice to you is to monitor your coverage, reassess your home value if you have not done so in the past few years, or make changes to your policy. Every year when your policy renews, it's important to review those changes and make sure your coverage matches your home value to ensure you are not undercovered. It's also important to note that if your home is insured with Citizens Insurance and your home value is appraised at over \$700K in today's market, they will no longer be able to cover you.

Even if The Whisler Law Firm can get you 100% of your policy in the event of a disaster, that amount is still not enough if you are currently underinsured. Make it a point to meet with a trusted insurance professional to review your policy in depth!

— Josh Whisler

APRIL FOOLS' DAY GONE WRONG

3 PRANKS THAT SEVERELY BACKFIRED

April 1, aka April Fools' Day, is when people love to pull pranks on one another. But if they're not careful, pranks can end with a court case or jail time. Let's take a look at a few April Fools' pranks that have brutally backfired.

Navistar Plant Shutdown

In April 2021, Pamela Sisco texted her sister about an active shooter at Navistar Plant in Clark County. Her sister was frightened, and she called the authorities to let them know about the situation. The plant shut down after hearing about the incident because they thought it was a real threat. When officers were at the scene, they charged Sisco with inducing panic and disrupting public services. This is a fifth-degree felony in Ohio, and she was sentenced to a year in prison.

Radio Contest Gone Wrong

KBDS (103.9 FM) is a radio station in California that held a contest in 2005. They told their listeners they could win a new Hummer if they tracked the number of miles of two Hummers as they drove around town. Shannan Castillo won the contest, and when



she went to pick up her brand-new car, the DJ came out with a remote control toy car. They then went on air and laughed about how they fooled everyone. Castillo hired an attorney and sued the radio station for \$60,000 — the cost of a new Hummer.

Practical Joke at Work Creates a Law

Glenn Howlett was a services manager at London City Hall in London, Ontario, Canada. In 2004, he decided to take a vacation to relax and not think about work. His colleagues decided to tell him that a major project he was working on was due earlier than Howlett expected. So, he made his vacation short and decided to return to work to finish his project. He became so stressed out that he began having heart palpitations and collapsed. Afterward, he sued his now former employer for damages. As a result, the city passed a law prohibiting practical jokes within workplaces.

As you plan your pranks for April Fools' Day, remember not to go too far with your jokes. Make them lighthearted and fun so everyone can laugh about them in the future.

Focus on Driving — It Can Wait

KEEP YOUR HANDS ON THE WHEEL AND EYES ON THE ROAD

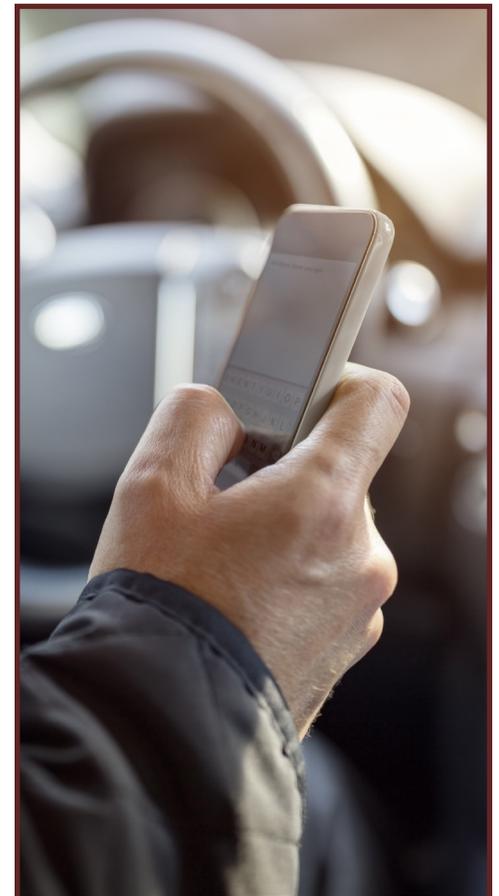
Distracted driving is extremely dangerous, yet it occurs on the roads around us every single day. People are driving with one hand and scarfing down their breakfast with the other, or applying makeup in the mirror. Some have an entire meal in their lap or a cellphone in their hands, texting away as they struggle to maintain a lane. Others may simply be carrying on a conversation via Bluetooth and be so distracted that they miss their exit, or worse, cause an accident.

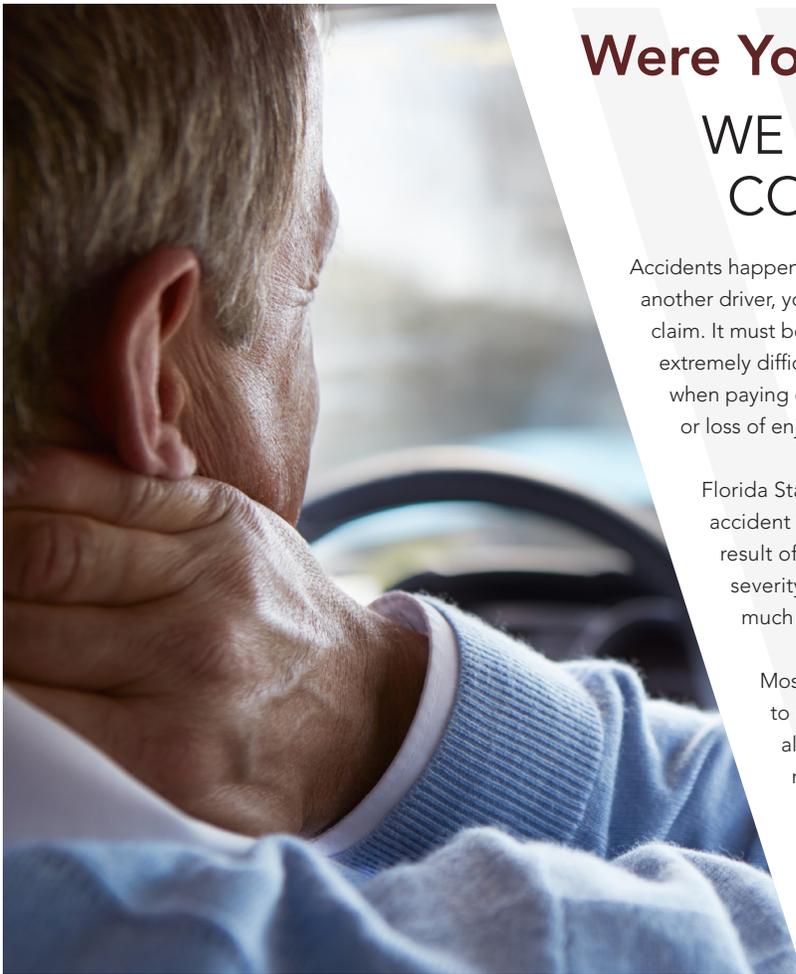
April is Distracted Driving Awareness Month, a time dedicated to bringing awareness to the dangerous habits that many of us have. According to the National Highway Traffic Safety Administration (NHTSA), in 2019, 3,142 people lost their lives as a result of distracted driving in the U.S. Have you ever heard that driving distracted is like driving the entire length of a football field with your eyes

closed? Well, it's true. Taking your eyes off the road for five seconds while driving at a speed of 55 mph is the equivalent of a football field.

Keeping your eyes on the road and your mind focused solely on the act of driving is important for safe driving. To avoid potential accidents, your mind and body need enough time to perceive a hazard and then to react to it in a safe manner. If your mind or body is focused on other things, reaction times may be slowed or evasive maneuvers may not even be attempted.

Every time you get behind the wheel of a car, your life and the lives of others in the car with you and sharing the road with you depend on you being safe. Your text messages, phone calls, lunch, makeup, or other distractions can always wait! Your life depends on it — drive safely!





Were You Injured in a Car Accident?

WE CAN HELP YOU RECEIVE THE COMPENSATION YOU DESERVE

Accidents happen. But, if you have been injured in an accident due to the negligence of another driver, you can get the compensation that you deserve by filing a personal injury claim. It must be noted, however, that recovering the maximum amount owed to you can be extremely difficult. Insurance companies aim to pay out the least amount possible, especially when paying out for non-economic damages such as pain and suffering, emotional distress, or loss of enjoyment of activities as a result of an auto accident.

Florida State Statute 95.11 (3) (a) gives individuals four years from the date of the accident to file a personal injury case. If the injured party was incapacitated as a result of the accident, they then have seven years to file. However, to prove the severity of your damages, we always recommend filing a personal injury claim much earlier than that.

Most personal injury auto accident cases rely on proving negligence, the failure to use reasonable care, of the at-fault party. Receiving maximum compensation also relies on being able to prove your sustained injuries. That is why seeking medical attention immediately and attending all subsequent appointments is crucial to provide documentation. Another large piece of the puzzle is being able to convey the pain and suffering resulting from the accident.

Here at The Whisler Law Firm, we are available to help you receive the compensation that you deserve. Contact us today for a free consultation!

IN AN ACCIDENT?

Check out our personal injury blog and informative articles at WhislerLawFirm.com

“To add value to others, one must first value others.”

—John Maxwell



ONE-PAN CHICKEN TACOS

Inspired by TheSpruceEats.com

INGREDIENTS

- 1 lb chicken breasts, sliced into 1-inch pieces
- 2 tbsp garlic powder
- 2 tbsp cumin
- 2 tbsp chipotle powder
- Canola oil (for frying)
- Corn tortillas
- Grated cheddar cheese
- Pico de gallo and guacamole salsa (to taste)

DIRECTIONS

1. In a mixing bowl, combine the chicken pieces, garlic powder, cumin, and chipotle powder. Mix until the chicken is coated.
2. In a frying pan, heat the oil. When the oil is hot, add the chicken mixture. Cook on medium heat for 5–8 minutes.
3. Remove the chicken from the pan, and add the corn tortillas (avoid overlapping) so they soak up the juices. Flip the tortillas and repeat. Then, add chicken and grated cheddar to each tortilla and fold it over the filling — in the pan.
4. Cook the tacos for 3 minutes per side until the tortillas are crispy and the cheese is melted.
5. Top with pico and guacamole salsa, and serve!

We're so grateful for all the feedback on our newsletter! If you have anything you'd like to share, we'd love to hear from you.

INSIDE THIS ISSUE

- 1** Are You Underinsured?
- 2** Major April Fools' Day Fails
- 2** Distracted Driving Awareness Month
- 3** Auto Personal Injury Cases
- 3** One-Pan Chicken Tacos
- 4** Turn Your Home Into the Ultimate Playhouse



Turn Your Rainy Day Around — With a Fort!

3 TRANSFORMATIVE BLANKET FORT TIPS



April showers are supposed to bring May flowers, but when the rain keeps pouring, there's only one thing for a family to do: Build a blanket fort!

Blanket forts have been a low-cost, low-tech form of entertainment for centuries, and over that time, generations of enthusiasts have perfected them. Use these tips to transform your next rainy day into a family adventure:

1. Build heaviest to lightest. Once you've gathered your materials — including blankets, sheets, pillows, binder clips, and movable furniture — it's time to build. Start "heavy" with the largest piece of furniture, like a couch or table. That will be the anchor of your fort.

From there, arrange the other furniture in a circle around the anchor and drape it with blankets. Use heavier blankets for the walls and the lightest

sheets for your roof to avoid a collapse. Use the binder clips to hold the sheets and blankets together!

2. Light it up. Light is crucial for you to do activities in your fort! Dig out your holiday string lights if you have them or bring a lamp or two into the space. You can also use flashlights and even glow sticks to make things especially fun!

3. Pick a theme — and a name. Is your fort in the jungle? On a beach? In the woods? Pick a theme and decorate accordingly! You can bring in beach towels and toys or cut leaves and trees out of construction paper. Don't forget to name your fort, too. The more creative you get, the better.

So, now you have your fort — what should you do in it? We're glad you asked! The answers are almost unlimited, but here are a few favorites:

- Drink hot chocolate
- Tell ghost stories
- Read (out loud or separately!)
- Do a puzzle
- Play a board game/card game
- Pretend you're on an adventure in another country
- Make a craft project
- Have a family jam session (if you're all musical)
- Eat your favorite snack
- Snuggle
- "Camp" overnight
- Perform a shadow puppet show