

PERENICH Law INJURY ATTORNEYS

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WELCOME TO OUR QUARTERLY NEWSLETTER

Congratulations to Greg and Tim Perenich!

Both Greg and Tim were included among the special designation of "Super Lawyers." Super Lawyers is an honorable rating service of outstanding lawyers from many practice areas who have attained a high degree of professional achievement and peer recognition throughout the United States. Only 5% of attorneys are selected for this designation. Super Lawyers represents the ideals of professionalism, integrity, and dedication to the cause of the client, to whom both Greg and Tim have dedicated their careers.

HIGHLIGHTS

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Boat safety reminders now that summer is here.

04 Meet Our Spanish Speaking Legal Team!

We now have a team of Spanish speaking professionals in our office!

05 Do I Really Have "Full Coverage"?

There's a big difference between "full coverage" and "required coverage".

BOATING SAFETY

Dark grey clouds descended over the horizon bringing a stampede of torrential rain as the cracking booms of thunder echoed across the sky. Only a few minutes earlier the blue sky and bright sun was the scene of a fun family afternoon on the waters of the Gulf of Mexico. With the wind and white capped waves whipping the small vessel, the mom, dad and small children clung to each other praying they would safely make it back to the marina.

The scene described above is neither fictional nor uncommon. Boating is one of the most popular family recreational activities here in Florida's Tampa Bay area and as the lightning capital of the world, the weather can go from tranquil to treacherous in the blink of an eye. Unfortunately, the lack of proper precautions and awareness of the dangers can make a family day of boating end tragically, including the loss of life.

2020 was a record year for boat purchases in the State of Florida. According to the Florida Fish and Wildlife Conservation Commission 2020 Boating Accident Statistical Report, there are nearly one million registered vessels in 2020 at more than 985,000. This is an increase of nearly 24,000 more than the previous year and more than 50,000 since 2016. While these numbers reflect the increased popularity of boating, they do not account for the estimated one million unregistered vessels that are actively on Florida's waterways. Unfortunately, boating fatalities have increased 16% more than in 2019 and the highest single year increase since 2011.

Florida requires a boating license and completed boating safety course only for those operators born after January 1, 1988. While this law has reduced boating accidents, nearly 44% of accidents in 2020 involved boats operated by persons age 36 or older. Unfortunately, In 2020, boating fatalities have increased 16% over 2019, representing the highest increase since 2011.

In our ongoing mission to obtain justice for the citizens and families of Florida, the lawyers at Perenich Law have witnessed horrific injury and death owing to the negligence of boating operators who were never trained in safety or failed to recognize the dangers of boating. We have represented families who have suffered injury or death because of drowning, boat propeller injuries and boating collisions.

From this experience, we have taken on the corollary mission of promoting safety, including the Tampa Bay area waters. So as we set off for a summer of sun, fun and family celebrations, we provide these safety tips for our boating community.

Take a boating safety course. While only operators born after January 1, 1988 are required to take such a course, the best way to survive unsafe situations is to know how to avoid them. The Florida Fish and Wildlife Conservation Commission provides a directory of local and online courses that one can take to be trained in boating safety at www.myfwc.com/boating/safety-education/courses. Because as with all things, we don't know what we don't know.

Life Jackets. Always wear life jackets on a boat. Most drowning tragedies occur because the victim thinks he or she is an accomplished swimmer. However, some circumstances arise

Do I Really Have "Full Coverage"?

When purchasing auto insurance, beware of being told you're getting "full coverage." There's a big difference between "full coverage" and "required coverage". Required coverage includes Personal Injury Protection (i.e., No Fault) to cover your own medical bills and lost wages up to \$10,000 and Property Damage liability coverage. No Fault was recently repealed and replaced by Florida lawmakers this past legislative session, but it is still unclear if the Governor will sign the new bill into law or veto it. On the other hand, full coverage should include, at a minimum, STACKING UNINSURED MOTORIST coverage in an amount equal to the limits of your bodily injury coverage. If you are asked to sign a waiver form indicating that you are 1.) Waiving or electing not to purchase uninsured coverage, 2.) Electing to purchase uninsured motorist coverage in an amount less than your bodily insurance limits, or 3.) Purchasing non stacked uninsured motorist coverage, you are not getting full coverage. This is a mistake you will likely regret because Florida Law does not mandate auto policyholders to insure themselves with bodily injury coverage.

Do not be the unwitting victim of a misrepresentation from the insurance industry. Purchase and protect yourself and your family with a policy containing STACKING UNINSURED MOTORIST coverage in an amount equal to your bodily insurance limits. This is truly full coverage.

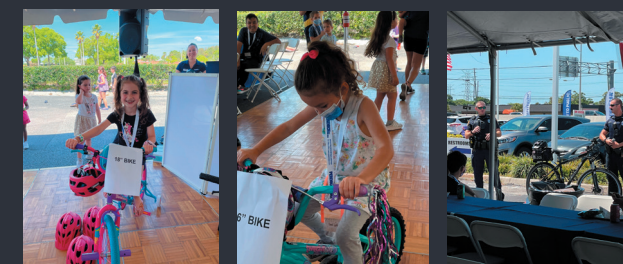
If you have any questions about your auto insurance coverage, contact our firm for a free consultation to review your policy.

Gregory J. Perenich, Esquire

PERENICH LAW ANNUAL BIKE SAFETY EVENT



A big thank you to everyone who came out and supported our annual bike safety event! March is Florida Bicycle Month, so Perenich Law held a family friendly event with a focus on safety and awareness to avoid potential dangers on the road. We had a great time bonding with our clients, their families, and local referral partners! A special thank you to Officers Marscher and Giannis from the Clearwater Police Bike Team, who explained important bike safety tips to adults and children! We raffled away several bikes and helmets, and our grand prize was a gift certificate for an adult bike from David's World Cycle.



when fatigue or injury interferes with a swimmer's ability to stay afloat. Like the sudden weather event described above, a storm can capsize a boat or knock someone off a boat into rough waters where swimming skills don't matter. A life jacket is the best solution.

Boat Propeller. Never let swimmers near a boat propeller. A typical recreational boat propeller can travel from head to toe on an average person in less than one-tenth of a second. The vast majority of boat propeller accidents result in death. Never swim near a boat propeller unless the engine has been turned off and the operator knows where you are. Never put a boat in reverse to retrieve a swimmer or man overboard. Account for all passengers before starting the engine. More safety tips on propeller safety can be found at www.uscgboating.org.

Engine Cut-Off Switch. As of April 1, 2021, Florida law requires every boat be equipped with an engine cut off switch that is connected, either physically or wirelessly with the boat operator. If the operator moves away from the helm, either because of an accident or because of his or her own neglect, the engine will cut off. This will save lives.



Personal Locator Beacon. A PLB is a device of satellite technology that has been developed to alert response agencies if you are in trouble – even if you are far out of cell tower coverage. The small wearable device can be manually activated or can be one that goes off automatically if it is submerged in water. This is a critical piece of equipment for anyone who is operating a vessel for deep sea (gulf) water fishing.

The lawyers and team members at Perenich Law love living in this community of sun, sea and sand and in fact, many of us are boaters of varying degrees of experience. We want boating to be fun and safe for everybody. By following the above precautions, we can look forward to a happy and safe summer.

Terence A. Perenich, Esquire

PERENICH LAW WELCOMES JESSICA!

Jessica just joined our paralegal team with six years of experience to the Perenich team as a pre-litigation paralegal. She prides herself on helping clients, so they don't have to worry about their cases. Jessica is from Clearwater and enjoys spending quality time with her family outdoors. Welcome aboard, Jessica!



KEY LIME PIE COOKIES

INGREDIENTS

- 1 cup salted butter, room temperature
- 1 and ¼ cups granulated sugar
- 1 large egg
- 1 teaspoon vanilla extract
- 3 tablespoons key lime juice
- 2 teaspoons grated lime zest
- ½ teaspoon Kosher salt
- ½ teaspoon baking soda
- 2 and ¼ cups all-purpose flour
- 1 cup finely crushed graham cracker crumbs
- ½ cup white chocolate chips
- 1 teaspoon heavy whipping cream (optional)
- 2 cups sliced strawberries
- 2 tablespoons lemon juice
- 1 cup heavy cream
- 2 cups sliced strawberries
- 2 tablespoons lemon juice
- 1 cup heavy cream

DIRECTIONS

Preheat the oven to 350 degrees F (175 degrees C). Grease a 9x13 inch baking dish. Line a rimmed baking dish with aluminium foil. In a bowl, stir together the flour, brown sugar, walnuts and melted butter. Toast in the oven until walnuts are fragrant, about 15 minutes; stir occasionally. Sprinkle 2/3 of the walnut mixture evenly over the bottom of the 9x13 inch dish. In a large bowl, whip the egg whites with the lemon juice until they can hold a soft peak. Gradually add white sugar while continuing to whip to firm peaks. Fold in the strawberries. In a separate bowl, whip the cream with an electric mixer until stiff but not grainy. Fold into the strawberry mixture. Spoon over the crust in the dish and spread evenly. Top with the remaining walnut mixture. Freeze for 6 hours, or overnight.



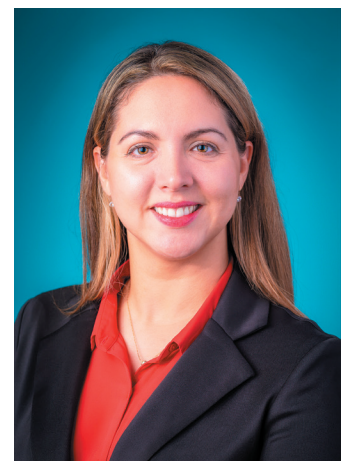
MEET OUR SPANISH SPEAKING LEGAL TEAM!

We are pleased to announce that we now have a team of Spanish speaking professionals in our office! Welcome aboard Tabitha and Liyelis! Tabitha is trilingual in Portuguese, Spanish, and English and is our Marketing Specialist. Tabitha is originally from Brazil and enjoys fashion and philanthropic work. Liyelis is originally from Havana, Cuba and earned her law degree from the University of Havana. She has more than 10 years of experience and is excited to be Perenich Law's Spanish speaking paralegal!

Welcome Tabitha and Liyelis!



Tabitha



Liyelis