



Presents

CLIENT APPRECIATION DAY!

Join us for an afternoon of fun, food, and festivities. We'll have BBQ, face painting, DJ, games, door prizes, and more!

SATURDAY
1
April, 2023
10 A.M.-2 P.M.

WHERE:
MAIN OFFICE:
25749 US HIGHWAY 19 N
CLEARWATER, FL 33763

LOOK FOR THE FUN AT OUR PARKING LOT!



Must Preregister to Attend!
RSVP to Chris Schneider:
727-953-9692 or
christopher@perenichlaw.com

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CLIENT CONNECTION



WELCOME TO OUR QUARTERLY NEWSLETTER



Perenich Law Injury Attorneys Welcomes Shelley Waitkus and Manley Frazier!

Shelley is our newest Litigation Paralegal. She joins the firm with over 30 years of legal experience.

Manley is the firm’s newest Law Clerk and will assist with legal matters until he takes his Florida Bar exam in February 2023. He plans to focus on Personal Injury and Maritime Law. Manley received his undergrad from the University of Florida with a major in history. *Welcome aboard, Shelley and Manley!*

There are other types of coverage like rental, medical payments coverage, and towing/lockout. These other coverages are important, but for purposes of a car accident the above coverages are most important. In the state of Florida, you are only required to have PIP and property damage, however more than 25% of drivers are uninsured or underinsured, so if you're in a car accident and it's not your fault, there's a fair probability that the other driver will have limited or no coverage.

When purchasing coverage over the phone it's important that you tell the insurance representative or agent what coverages you want. Full coverage is a relative term and means different things to different people. If you ever have any questions about your auto insurance policy, please don't hesitate to contact us.

Michael Perenich, Esq.

Personal Injury Protection (PIP): Covers your medical expenses up to \$10,000. You are however, required to see a physician within the first 14 days following an accident, otherwise you will be limited to \$2500 of coverage.

Bodily Injury (BI): If that you are at fault for an accident, and you hurt the other person involved, this coverage will pay for their injuries.

Uninsured/Underinsured Motorist (UM): Pays for your injuries if the person responsible for the accident does not have any or enough bodily injury coverage to cover your injuries.

Collision: Covers the damages to your vehicle and other vehicles if you're at fault.

Comprehensive: Covers the damage to your vehicle for non-car accident matter e.g., tree falls on your car.

CLEARWATER SPORTS INJURIES

Sports are a big part of life in Champa Bay. As the home of the Tampa Bay Lightning and the Super Bowl-winning Buccaneers, it's no wonder our community loves friendly competition. Students at Clearwater High School participate in basketball or football, and adults in soccer leagues, karate tournaments, or pickup games at Morningside Recreation Complex. Of course, sports-related injuries can happen in a world where high-contact sports are so popular, and some of those injuries can prove life-changing.

Common Clearwater Sports Accident Injuries

Sports put a great deal of stress and pressure on the body and can, at times, lead to both acute and chronic injuries. Injuries can range from relatively minor to severe.

Traumatic Brain Injury

Many sports can result in serious trauma to the head, which may end in traumatic brain injury. A traumatic brain injury can permanently change the victim's ability to focus, remember information, or access long-term memories. In some cases, traumatic brain injury may result in a loss of emotional control, making it very difficult for the victim to focus.

Broken Bones

Broken bones can happen in the blink of an eye during a sporting event, particularly as everyone focuses heavily on the activity at hand instead of on keeping one another safe. Broken bones can, in some cases, lead to long-term complications like ongoing pain or limited mobility.

Heat Exhaustion/Heat Stroke

Exposure to high temperatures, like those in Clearwater, while performing strenuous physical activity can increase the risk of heat exhaustion.

Heat exhaustion can cause faintness and dizziness, muscle cramps, low blood pressure, and nausea. In extreme cases, heat exhaustion can progress to heatstroke, which may have long-term consequences for the victim.

Coaches, instructors, and facilitators in Florida must take care to learn the signs of heat exhaustion and take steps to prevent it since the area's high temperatures and high humidity can increase the risk of those conditions.

Sprains and Strains

Sprains and strains can occur quickly during a sporting event or practice, especially if players or team members get pushed beyond their limits or do not receive adequate time to rest. Sprains and strains can worsen and lead to chronic problems over time if the player does not take care of those injuries promptly.

Repetitive Stress Injuries

Repetitive stress injuries occur most often in high-impact sports or sports that require the same movement over and over. Pitchers in baseball or tennis players, for example, have a high risk of repetitive stress injuries to the shoulder and elbow of the dominant hand. Repetitive stress injuries can, in some cases, result in severe, chronic pain.

What Are Recoverable Expenses After a Sports Injury?

- Pain & suffering
- Medical expenses
- Lost wages
- Loss of earning ability
- Mental anguish
- Loss of companionship, support, or consortium

Sports injuries can leave you sidelined, causing immense emotional anguish. You may miss out on time on the field or time in training. Students could miss out on recruiting opportunities, which could have helped them with college. As you put together a sports injury claim, a lawyer can calculate the losses you sustained, including non-financial losses, and include them as part of your sports injury claim.

Michael Perenich joins Perenich Law Injury Attorneys in Clearwater, Florida



Michael Perenich is a third-generation personal injury attorney and a grandson of the late Guy Perenich, who pioneered his first law firm in Pinellas County in 1955. Following in his grandfather's and father's footsteps, Michael became an attorney and had the pleasure of working with his father and grandfather. Michael now joins his three uncles at Perenich Law Injury Attorneys to continue advocating for the people in our community.

While at the University of South Florida, Michael was selected to be a member of the Ethics Bowl team. Michael led the team to a third-place finish in the southeast region. While at USF, he was elected to be the Vice President of the campus Philosophy Organization. After USF, Michael attended Loyola University, New Orleans College of Law, like his father. While in law school, Michael interned for Honorable Judge Robert Morris of the Second District Court of Appeals. Michael also participated in a study program in Budapest Hungary, and Istanbul Turkey studying International Transactions, and Central European Legal Systems. During his third year of law school, he was accepted to study at the University of Florida Levin College of Law

where he received the Honorable R. Grable Stoutamire Book Award (highest grade) in American Legal Thought, as well as a distinction in Trial Practice. Honorable Judge Robert Morris of the Second District Court of Appeals. Michael also participated in a study program in Budapest Hungary, and Istanbul Turkey studying (International Transactions, and Central European Legal Systems). During his third year of law school, he was accepted to study at the University of Florida Levin College of Law where he received the Honorable R. Grable Stoutamire Book Award (highest grade) in American Legal Thought, as well as a distinction in Trial Practice.

A Florida native, Michael was born in Clearwater, raised in Tarpon Springs, and now lives in St. Petersburg with his wife and children. He graduated from East Lake High School, then studied Philosophy, like his grandfather, and graduated from the University of South Florida.

WHAT IS FULL COVERAGE CAR INSURANCE?

When we sit down with clients to discuss their car accident cases, we often hear clients tell us that they have "full coverage." Upon further investigation, we often find that clients have limited or minimal coverage; part of the problem is that people don't understand what full coverage is or they have been told that they have "full coverage" by an insurance representative or agent. In this article we will attempt to simplify what "full coverage" is by defining what types of coverages are available in easy-to-understand terms.

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are you covered?