

The Docket

Newsletter

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MANUEL & THOMPSON
ATTORNEYS AT LAW



From the Desk of Waylon Thompson

Talking to Kids About Distracted Driving

For many years Manuel & Thompson Law Firm has been proudly partnered with local schools to share the Distracted Driving message to thousands of students. Whatever it takes to get the message out – from campaigning to billboards, commercials to school visits, and PowerPoint presentations to giveaways. The dangers of distracted driving are real. Whether it be our cellphones, emotion based driving, exhaustion, drugs or alcohol, focusing on chatting more than the road...the list goes on. So why is this important to our schools and our law firm?

-Because we have kids too.

-Because every day we see the effects of distracted driving.

-Because we are a part of places of worship and organizations that deal with the aftermath of these types of traumas and tragedies.

If one more voice speaks into their lives maybe it just might make a difference for one more kid, one more life.

It's not just a job to our teachers or to us. We are passionate about it. We care. We have been on the receiving end of auto accidents and injuries and every day witness up close the devastating effects of distracted driving. Hopefully these campaigns can in some small way contribute to one more person remembering the statistics, the stories of altered lives, and imprint one more time to love our neighbor in the car beside us and look out for them– even when it's hard to do.

Especially around here! Particularly during tourist season!

So next time you see a business or organization spending dollars to promote a positive message remember this - that they probably do care about the message they are sharing.

We sure do!

To get involved: ManuelThompson.com
and Enddd.org.

-Waylon



From the Desk of Jay Manuel



What Is Your Why?

That is a great question, and one we all need to answer.

This question is not just one that we ask for big life changing decisions, but also for the small decisions, the every day choices.

I was thinking about this very thing last Thursday while standing in the food truck line. Manuel & Thompson Law Firm hosts a weekly food truck every Thursday for lunch outside the Bay County Courthouse.

The decision to host a food truck started at a round table meeting where the goal was to find ways to give back to the local community that has been so good to us and been through so much. In recent years Panama City has been through a hurricane and the continual aftermath, a serious pandemic, and trying to rebuild from all of it. We are proud to be a part of this community and want to show our appreciation to the incredible people! This idea was born at that meeting.

That was our “why.” Nothing complicated or multi-dimensional.

Each week the food truck offers an ‘M&T Special’, for every special that is purchased we give a donation to The Gulf Coast Children’s Advocacy Center. Another way to give back. Another “why.”

Do you have something you are trying to accomplish? Do you find yourself at a crossroads? Do you wonder what direction you should take at work or in your personal life? Whether the decision is little or large, I would encourage you to pause and ask yourself that question - What is my “why?” For everything that a person or a business does and is...there is a “why.”

Make sure your “why” is worth the “what.” Make sure your “why” matters. Once you do, it just might be that everything falls into place.

- Jay



Mathlete of the Week

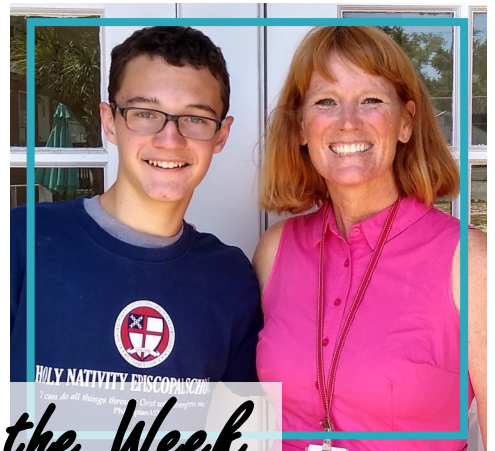
Students and Teachers Win \$50 Gift Cards!

Last semester Math teachers throughout the surrounding counties nominated their students for a chance to win the title of Mathlete of the Week!

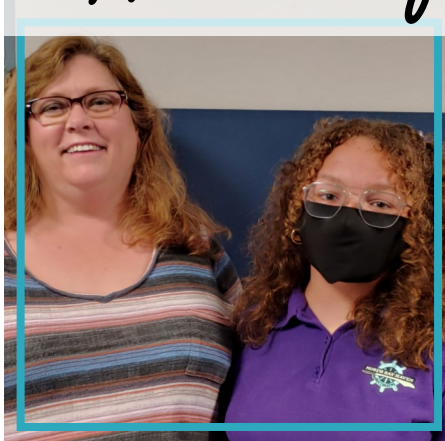
The title came with a \$50 gift card for the winning student and another \$50 gift card for their teacher! It also came with a 1/2 page Spotlight in the Panama City News Herald highlighting the student and their teacher.

Any math student was eligible to be nominated. Students that had shown improvement, helpful students, A+ students, and eager students. A variety

of students were nominated and won. School has begun and we have relaunched the Mathlete program for the 21-22 school year! Math teachers can go to our website Manuelthompson.com to nominate student's every week! Contact lucy@manuelthompson.com to be added to the weekly email reminder list. We are excited to see all of the bright minds growing in the FL Pandhandle



Spring 2021 Mathlete's of the Week



Big Changes to Hurricane Legislation

We are officially in the midst of the 2021 Hurricane season. After what we have all been through here in Bay County with Hurricane Michael, it is important to make sure you are fully prepared in the event that we have to go through another storm.

At Manuel & Thompson, we know first-hand what it was like to experience the devastating effects of Hurricane Michael. We had to relocate to two different temporary locations before we were finally able to move back into our building...two whole years after the storm. We could not be more thankful to be back in our original office building, in beautiful downtown Panama City! We love being located downtown and are enjoying seeing many businesses around us rebuild and come back better than ever. We are also thrilled to see some of the new businesses that have opened up shop since the storm! We are proud to be a part of this wonderful Bay County community and are excited to see the many ways our community will continue to grow and thrive.



Attorney Lauren Dodge

Legislative Updates – Property Insurance Claims

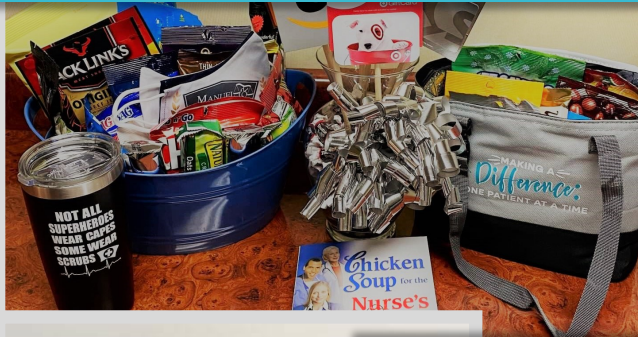
For those of you who still may be dealing with the effects from Hurricane Michael, there were some changes made during the 2021 legislative session to the Florida Statutes that pertain to property insurance claims. These changes could potentially impact Hurricane Michael insurance claims that are still pending. The changes to the legislation took effect July 1, 2021 and are now codified in statute. One important change deals with the time in which to bring a claim, a reopened claim, or supplemental claim.

Prior to July 1, 2021, an insurance company had to be notified of an insurance claim within three (3) years of the date of the storm. The 2021 version of section 627.70132, Florida Statutes, now provides that a claim OR a reopened claim is barred unless the insurance company was notified of the claim or reopened claim within two (2) years after the date of the storm. A “reopened claim” is defined in the statute to mean “a claim that an insurer has previously closed, but that has been reopened upon an insured’s request for additional costs for loss or damage previously disclosed to the insurer.”

On the other hand, the time in which a supplemental claim must be brought is three (3) years, rather than two (2). A “supplemental claim” is defined in the statute to mean “a claim for additional loss or damage from the same peril which the insurer has previously adjusted or for which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to the insurer.”

Please feel free to contact me, or any attorney at Manuel & Thompson Law Firm, if you have any questions regarding any of the above information, or about the legislative changes.

Our Favorite Part of the Job is *JOINING HANDS*



- Hero Series Gift Card Give-Away
- Homeless Shelter Donations
- Parent Pick-Up Tags for Bay County Schools
- Hundreds of Chick-fil-a Gift Cards
- Teacher Appreciation Stock-The-Kitchen
- Nurses Appreciation Stock-The-Kitchen
- Coats for Kids
- Gulf Coast Children's Advocacy Center

...We encourage you to pick an organization you love and get involved today!



GAME CHANGER—COATS FOR KIDS

In our line of work, we are trained to look for the anomaly. The thing that is different. The distinction that separates. The game changer!

Often it is found in the benign, the normal, in the day to day.

I've been at Manuel & Thompson Law Firm for 18 years and in that time a goal of this firm has been to not only find the game changer for our clients but also find the most effective ways to give back to the community as well.

It doesn't have to be the flashy thing, the loudest, or the biggest. Often it is the exact opposite. The game-changer is often found in the humble, even perhaps found in what some would consider 'the ordinary.'

I think about the 1000 kids in Bay County that were given a brand-new coat just this last winter alone. This last year in particular was so difficult for them. Struggling with Covid-19 restrictions, catching up on school work, and trying to find their way in the world. The last thing they needed to worry about was being cold while they waited for the bus or on their way home at night.

When a child is exposed to the elements their immune system drops and their exposure to illness is heightened. A low immune system can affect everything from grades, concentration, stress levels, and even growth and development! What a difference a thick winter coat can make. Think about it!

These kids may never know where their brand-new winter coat came from. These coats came from a community that recognizes the difference a single coat can make. For 12 years Coats for Kids has been a community wide effort to provide a game-changer for a child in need.



Attorney Zach Taylor

Every year we are overwhelmed by the incredible generosity of each and every organization and person that decided to give in such a practical and sincere way. Particularly in 2020! We know it was a sacrifice, we know you had a lot going on. We know. But what a difference you made!

Every year the need grows, more request for coats flood in from Bay County schools, and every year there is not a single coat left. Over the years we have partnered with the good citizens of Bay County and provided an estimated 20,000 coats to kids in need!

That's a GAME CHANGER!

We are excited to launch our coat drive for 2021 and hope for an even bigger and better turnout! The kids in Bay County need us. If you would like to get involved, call our Panama City office at 850-785-5555 or email lucy@manuelthompson.com.

Bay County -we thank you!

We know how to take care of our own!

Look At Bay County Grow!

-St. Joe has committed **\$36 million dollars** to the downtown area for a hotel and restaurant, prompting renewed interest from other investors.

-Since Hurricane Michael **170 brand new businesses** and restaurants have started in Bay County.

- City improvements are popping up in St. Andrew, Millville, and Glenwood. More are coming!

- St. Andrews School which is on the Historical Registry has been slated to become a community space for music, art, history, farmers markets, and more.

- FEMA has approved funds to overhaul the St. Andrew's Marina and the Panama City Marina.



-**\$113 Million** dollars has been allotted to improve water, sewer, and lift stations in Bay County!

- Improvements coming to the MLK Recreation Center in the Glennwood Community.

- **2,000 brand-new and affordable homes** are approved to be constructed in Panama City North!

- The Federal Register codified the **\$4.2 Billion dollars** from Congress and contracts are in place with Eastern Shipbuilding to begin building the Coast Cutter for the National Guard.

- **\$5 Billion dollars** has been allocated for a complete overhaul at Tyndall Air Force Base due to hurricane Michael damage.

- March saw its **BIGGEST EVER Bed Tax collections** from tourists! It is up 40% up from March 2018. 2021 is trending for a record breaking year in tourism dollars.

-Legal Updates--

Desantis Boost's FL Court

None of the Florida Court systems budget priorities fell prey to the Governors veto pen.

This is great news! This means that there are now funds for 15 new Judge partnerships in addition to the **\$9.5 million** and **\$11.4 million** being added to the budget to relieve some of the court backup in recent months and years.

Teen Legal Guide

The Florida Bar created an entire website dedicated to answering all the legal questions a teenager could have!

- Student Loans
- DUI's
- How To Deal With Online Harassment
- Credit Cards

And so much more.

Show your teens legalsurvivalguide.org.

How To Create Change

To involve more Floridian's in the state's legal and justice system there is now a way to get involved!

Unless we are involved, we can not complain! There are more than a dozen ways citizens can get involved.

Go to Floridabar.org/volunteer for links, contacts, and info. They make it easy to participate and volunteer.

Down Payment Assistance

The Florida Legislature has approved more than **\$36 million dollars** in funding for the Bay County affordable housing need.

First-time homebuyers can apply for down payment assistance. First time homebuyers can include citizens that have not purchase a home in as little as 3 years!

Go to rehousebay.org to learn more and to apply!



“I Have Full Coverage.” — But Do You Really?

As you may or may not know, Florida is currently a mandatory Personal Injury Protection (PIP) state. One of only 12 in the country which require a driver carry PIP coverage to be legally on the road. Florida also requires a minimum of \$10,000.00 in property damage liability coverage to compensate for damages to another person's vehicle or property should the insured driver be found at fault. What does this mean? In a nutshell, PIP is designed to provide coverage to you or other qualifying individuals under your policy for immediate medical expenses and wage loss incurred as the result of an accident, regardless of fault. PIP is typically available in the amount of \$10,000.00 for each qualified person in one's insured vehicle. However, the requirement that a driver have PIP and be “legal” does not mean that they have the ability to compensate a party who is injured through their fault.

When discussing this issue I simply state that in Florida, and any other jurisdiction where it is “legal” to drive with minimum insurance such as a \$10,000.00 PIP Policy and \$10,000.00 in Property Damage, it is more important than ever to protect yourself by ensuring YOU have coverage when the at-fault driver may not. The PIP coverage offered under any policy of insurance is a minimum threshold and unfortunately, often it is exhausted very early on in the course of medical care related to an accident.

I receive calls on a weekly basis from people seeking representation for injuries sustained in car accidents and one of my first questions is, “...tell me about your insurance.” People will often say, “I have full coverage” I have come to learn that means different things to

different people in our minds as injury attorneys, “Full Coverage” means that you have protected yourself by way of purchasing Uninsured or Underinsured Motorist (UM) coverage. Unfortunately, as Florida is a PIP state, the legal minimum insurance for a driver to be on the road DOES NOT include Bodily Injury Liability coverage. We are working hard in the legislature to change that. However currently, the fact that an at-fault individual has insurance does not mean they can compensate an injured party for losses sustained in that collision.

UM coverage is available through most insurance carriers as an addition to your policy for what is usually a minimal increase in premiums. There are many variations of this coverage but simply put, it is a way for you to insure yourself and your family against the perils we face daily on the road. UM Coverage is available in “stacking” and “non-stacking” applications and the amount of coverage you are able to secure will depend on the baseline Bodily Injury policy carried on your motor vehicle. For



Attorney Peter Egan

example, if you carry a 100/300 bodily injury liability policy, you would be able to secure up to \$100,000.00 in UM coverage if you own a single vehicle or \$200,000.00 if you own two and the coverage is “stacked.” UM coverage is not available to drivers who carry PIP and Property Damage *only* policies of insurance. Further, there are limitations on the type of vehicles covered by UM policies, such as motorcycles.

Our advice to our clients is always that you examine the options for UM coverage with your agent and secure that coverage

in the event of an incident with either a minimally or uninsured driver. We know that insurance is confusing and that is why we are here. We will happily examine your current policy and tell you exactly what coverage you have and the potential future impact of the limits of that insurance.

Please feel free to reach out to me or any other member of our team and we will discuss any questions you have on this topic.

Stay safe and we wish you and your families the best.

Getting To Know Our Team



Paralegal Michelle Cates

Where are you from?

I was born and raised in Durham, North Carolina.

Describe your family.

I am married to my high school sweetheart. We have been married for 14 years and have two sons.

What is your favorite food?

Pizza, tacos, or anything covered in cheese!

What are your hobbies?

I enjoy eating, shopping, hair/nails/makeup, reading, and walking on the beach.

What is your educational background?

I graduated Cum Laude from The University of North Carolina at Pembroke with a Bachelor of Arts in Criminal Justice and a minor in Sociology.

When did you first become a legal assistant/paralegal?

In 2007.

How or why did you first enter the legal field?

I initially wanted to be a Juvenile Probation Officer. I witnessed an interaction between a juvenile and their probation officer and I did not like what I saw, so I decided I wanted to be a State Trooper. My college internship was at the North Carolina State Bureau of Investigation, and while there, I was able to interact with a few of the trooper trainees. I heard some horror stories and scratched that off of my list. After my internship, I found a part-time Office Assistant position at a prominent law firm in Durham, North Carolina.

What do you love about the paralegal profession?

Our line of work is very rewarding. Our clients have been through so much, from hurricanes destroying their homes to reckless drivers wreaking havoc on their everyday lives and putting a damper in their finances. I absolutely love when a case settles and clients are able to get back on their feet.

What things about the profession do you dislike?

I dislike the inability to shut off my brain when I'm not at work. I'm always thinking about deadlines, an email, a call I need to return, etc. It can definitely be mentally exhausting at times.

How do you unwind at the end of a long work week?

Prayer, junk food and relaxation.

CONTEST GIVEAWAY

Share your Back-to-school pictures on social media for a chance to win an Apple Watch!

Parents, teachers, grandparents – share your favorite Fall 2021 back to school pictures with us!

Post them on social media with the hashtag #FLPanhandleBackToSchool by August 30th for a chance to win an Apple Watch!

We will select a winner and announce it on October 5th!



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