

## January Newsletter

Mobility and flexibility are two of our focuses for 2012

### Recent changes to disability procedures

Beginning in December, 2011 the Social Security Administration (SSA) announced a new policy of keeping the name of the Administrative Law Judge for a Disability hearing anonymous until the day of the hearing. This has come as a shock to the legal community and is considered very controversial.

There are many people speculating about the reasons for this change. Some believe that it is to prevent attorneys and judges from favoritism, some believe it is to [evaluate judges](#) to ensure they use a standardized method of determining fair rulings, some believe the SSA is trying to cut expenses for the states. (If the judge is not assigned to the case until the day of the hearing, this may encourage both judges and attorneys to perform hearings via video.) Regardless of the reasons for this change in SSD procedures, the impact has been huge to legal staffs across the country. Hearings may take longer or be more complicated as a result, because knowledge of the judge beforehand allowed legal teams to be efficient in tailoring and streamlining their preparation to each judge's specific likes and dislikes. Our Disability department has taken a head-on approach and is well prepared to meet this new challenge.

The lawyers, case managers, and entire staff in our Disability department are always well prepared, even without knowing which judge will handle which cases. Led by the firm's attorneys, case managers Valeria Coll and David MacWilliams double check the details of every case, making sure all the "i's" are dotted and the "t's" are crossed. Since each judge has different preferences and expectations for hearings, David says that the team is taking an aggressive approach to catering toward the most intricate and involved judicial expectations. "We know what different judges might ask for, so we are being incredibly detail-oriented in having all materials ready for judicial review before they even ask," he says. "One thing that can make this process the most efficient possible," says Val, "is to have all evidence in well before the hearing date, and provide the client's medical provider with a simplified form that the attorney can then take to the hearing." This form helps to define the nature of the medical condition on a single piece of paper, rather than making the court take extra time to read through the entire medical file for pertinent information.



The Coye Law Firm's Disability department. Find out more about each staff member on our staff members' profile pages.

[Attorneys](#) [Case Managers](#) [Interns](#)

The challenge that this new set of procedures has presented to the legal community at large is proving to be a manageable undertaking for our staff. By expanding on and maintaining the thorough, organized, and efficient procedures that we have always had in place, the staff of our Disability department is finding that not knowing the identity of the judge before the date of the hearing hasn't made the process of preparing for those hearings any more strenuous.

### Coye Law Firm websites available soon on your mobile device

Coming soon! The Coye Law Firm website [www.coyelaw.com](http://www.coyelaw.com) and the Coye Law Disability Center at [www.coyelawdisabilitycenter.com](http://www.coyelawdisabilitycenter.com) are proud to announce mobile versions of the sites available soon on your smartphone or tablet! Soon you will be able to view mobile-specific versions of our sites, simplified for the convenience of your mobile device, as well as have the option to view the entire website on your device. From the mobile version, you will still be able to conveniently send us emails, make calls directly to our office locations, or view one of the many helpful and informative videos available on our site, [Youtube](#) channels, and our [Facebook](#) page.

Stay tuned for additional new advancements next month, including exclusive new videos where Wade Coye will answer a variety of your most popular and most frequently asked consumer questions regarding car accidents and Social Security Disability. Look for these exclusive videos to be released in partnership with [WKMG](#) local news 6!



### Florida probate for out-of-state property owners



Many people from around the world visit Florida on vacation to relax and enjoy all that the Sunshine State has to offer. It is not uncommon for those visitors to love the experience so much that they invest in timeshare or vacation property here in order to have a reliable and comfortable place to return as often as they want. But out-of-state property owners should be aware of the probate procedures and special provisions if they plan to leave this property to their loved ones when they pass away.

When an out-of-state property owner passes away, their Will needs to include a provision for ancillary probate administration. State statute [734.102](#) describes the particulars of ancillary administration in detail, but generally, if a non-resident of the state dies leaving property in Florida, the property cannot be distributed directly to the beneficiaries named in the Will. Because there will have to be cases opened in two county probate courts (the deceased person's home county as well as the county where the property is located) the deceased person's Will must name someone with the power to administer in a Florida probate court. If no one is named to administer the disbursement of the property to the beneficiaries, it can take a great deal longer for the property to work its way through probate court, and the beneficiaries of the property may have to go through some unforeseen hassle and difficulties with the Florida county probate court.

If you have additional questions about Florida [real estate](#) law, [probate](#) law, [Wills](#) and [Trusts](#), or would like to ensure that all your property is distributed to your beneficiaries in a timely and efficient manner, contact us today.

### Car accidents with out-of-state drivers vacationing in Florida

Because Florida is such an ideal vacation destination for visitors from around the world, the tourist industry here is one of the most active in the entire country. There are many considerations to take into account when living in an area with high tourist traffic, including knowing what to do [if you're involved in a car accident](#) with an out-of-state (or foreign) visitor, or if your family or friends who are visiting from out of state experience an accident.

Florida is a "no-fault" auto insurance state, which is why Floridians are required to carry at least \$10,000 in personal injury protection (PIP) on their insurance policies. However, other states do not require PIP coverage for their drivers, and insurance and injury claims can quickly become tangled. Whether you file a claim with your insurance company or with the other person's changes the location of the laws followed, because it changes whether you are filing a claim for tort (negligence) damages or an insurance contract claim.

If you are in an accident with a foreign visitor who has rented a car, it is especially important that you realize that rental companies are not liable for the damage caused by the drivers of their cars. It can be extremely difficult or impossible to serve someone in another country with a lawsuit, so in this case it would be very wise to speak with an attorney about the options of your insurance policy that will help you recover from any property damage or injuries of the accident.



If you have been the victim of an accident and have questions about these or any other aspects of auto insurance claims, please contact us as soon as possible.

### Divorce and bankruptcy go hand-in-hand for many



When a couple is facing the prospect of [divorce](#), there are many difficult considerations that arise. [Beginning a divorce](#) takes much consideration, and many people consider it a last resort because of the financial, emotional, personal, and social challenges and difficulties it involves. While separating all assets, discussing and negotiating child support and custody, and preparing to adjust public records and tax issues, many couples run into challenges and obstacles they didn't predict. Sometimes, without foreseeing the difficulties of separating finances, couples may find themselves facing financial strains that arise during the process, resulting in one or both members of the couple having to explore the option of [bankruptcy](#). Depending on the factors that led a couple to the financial situation they are in, separation of housing assets may include exploring the option of [foreclosure](#) as well. There are two [types of personal bankruptcy](#) that individuals can file for - Chapter 7 and Chapter 13 - which can be influenced by a foreclosure, and could even be different for each person in the couple. Having each member of a couple speak with their own family law attorney will be the best way for the individuals to work through the entanglements of their particular situation, and find the solution that is right for each person.

### Holiday staff travels

This holiday season several of our staff members had the exciting opportunity to take trips around the country and the world. A few of them have chosen to share with you some of their experiences for the end of 2011 and beginning of 2012.

Case manager Valeria Coll was privileged to visit legendary New York, NY for 9 days. She spent most of her visit sight-seeing at famous attractions including the shopping district, Broadway, Greenwich Village, Harlem, Wall Street, the Museum of Modern Art, and seeing the Statue of Liberty from the Staten Island Ferry. She toured the Federal Reserve building, with a special reservation that allowed exclusive access to the "gold room" in the basement. The two highlights of Val's trip were her visit to Rockefeller Center's "Top of the Rock" which she says is "The best view in the city!" and her visit to the 9/11 Memorial. Although it was a somber and sobering part of the trip, she says it was well worth it. Her original plan for New Year's was to be a part of the celebration in Time's Square, but it was so crowded that she and her friends went to a more intimate setting. All in all, it was amazing and memorable, and she is looking forward to her next trip.



Val at the "Top of the Rock" with the Empire State Building in the background.



Christina in front of the Tower Bridge in London

Case manager Christina Cisney visited some of Europe's city life and famous tourist attractions over the holidays. Beginning with 4 days in London, she and her companions saw the changing of the guards, rode the London Eye at night for a spectacular view of the city, and visited the Tower Bridge, Big Ben, and Buckingham Palace. Paris was the next stop, and her favorite part of the trip. She did some fabulous Parisian shopping, went to the Notre Dame Cathedral, and to the Louvre where she saw the Mona Lisa, which is something she had always wanted to see. A highlight of her trip was seeing the Eiffel Tower, although they didn't go to the top because the wait was over five hours. She wanted to stay in Paris longer, but they were off to Brussels, Belgium for New Year's. They watched fireworks from the center of the city, and then danced the remainder of the night. Christina tried the world-famous Belgian waffles, beer, and chocolate, and enjoyed all the historic beautiful architecture. Although there was a lot of last minute planning, she says overall the trip went wonderfully, and she can't wait to go back for her next visit.

Intern Diana Abreu spent a week with her family in Brooklyn, New York over the holidays. They travelled "into the city" to visit St. Patrick's Cathedral, the famous and beautiful Rockefeller Center Christmas tree, the ice skating rink at Bryant Park, and did some shopping on 34<sup>th</sup> Ave. Although they wanted to ice skate, the rink was so crowded that they decided to watch the others instead. With many of her extended family there, the group numbered well over 40 people for a huge holiday celebration. Her family attended services on both Christmas Day and New Year's Day at St. Michael's Church in Brooklyn, which is where Diana attended school as a child. She reminisces about the intimate and homey visit - the delicious homemade food available the entire time, and all the time she got to spend playing with her 2-year old niece and young cousins. Her family had a New Year's bash at home, spending the entire night dancing merengue with an extended group of friends. All in all, she was both exhausted and rejuvenated by spending the time with her family, and looks forward to their next large holiday get-together.



Diana and her niece at St. Patrick Cathedral in Manhattan



The Coye Law Firm continues to represent consumers and employees in their claims for [personal injury](#), [workers compensation](#), and [Social Security disability](#) benefits. Call our offices today at [800-648-4941](tel:800-648-4941) to speak with someone who can evaluate your situation and determine if we can help you with your claim.

To learn more about our firm & practice areas, visit [coyelaw.com](http://coyelaw.com) or [coyelawdisabilitycenter.com](http://coyelawdisabilitycenter.com)

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