



PIKE & LUSTIG, LLP

ATTORNEYS AT LAW

West Palm Beach
1209 N Olive Ave
West Palm Beach, FL 33401

Wellington
12008 South Shore Blvd, Suite 206
Wellington, FL 33414

Miami
777 Brickell Avenue, Suite 500
Miami, FL 33131

1-561-291-8298 *Hablamos Español*

www.PikeLustig.com

The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

- Increasing Kindergarten Readiness
- Ensuring Career Readiness
- Bouncing Back from the Impacts of COVID
- Attract, Train & Retain High Quality Teachers

To learn more about Edwin's campaign, please visit:
<https://www.fergusonforschools.com>.

Pike & Lustig is Proud to Support Busch Wildlife Sanctuary



Timothy O'Neill, Senior Associate, Pike & Lustig, LLP has served on the Board of Directors of Busch Wildlife Sanctuary since 2003. Tim is passionate about environmental conservation, especially birds of prey, which has actually led him to become a Master Falconer.

Busch Wildlife Sanctuary is a non-profit organization dedicated to the protection and conservation of Florida's wildlife and natural resources. Founded in 1983, the Sanctuary protects and restores native wildlife for the benefit of its unique animals, environment, and people.

The lease on the Sanctuary's property will end next year,

and although it has been at that location since 1998, the growing number of animals in need of care along with the increase in the number of annual visitors has led the Sanctuary decide to move to a permanent home in Jupiter Farms in 2023.

Pike & Lustig, LLP is proud to support the Busch Wildlife Capital Campaign in helping make this move possible. The new campus will help to preserve and protect Florida's wildlife for generations to come.

To learn more and donate to Busch Wildlife Sanctuary's critical expansion and move, please visit:
<https://www.buschwildlife.org/capital-campaign>

In the News

Michael Pike, Managing Partner, Pike & Lustig, LLP, welcomed WPTV NBC News on his private boat for National Boater Safety Week to discuss boating safety while onboard, heading down the intracoastal:

"If you see this boat safety zone, it says slow speed minimum wake. That slow speed minimum wake continues through the Lantana bridge until you see the next sign that says resume normal operation 300 feet from shore," said Pike. "You can't go barreling through here, creating a big wake and throwing these boats up against the wall and shattering the fiberglass. You will get a ticket; you will get pulled over this weekend."
- Michael Pike, May 25, 2022

To watch the full segment, scan this QR code with your smartphone.



www.PikeLustig.com

PRESORTED
STANDARD
U.S. POSTAGE PAID
WEST PALM BEACH, FL
PERMIT 1405

PIKE & LUSTIG, LLP

A T T O R N E Y S A T L A W

**SUMMER
2022**

At the Florida law firm of Pike & Lustig, LLP, we have the ability and focus to provide the kind of personalized attention that you may not receive from other firms, where you're only a number. We have the experience and resources necessary to provide the highest quality of representation so that our business and personal injury clients feel our team is fighting for them. Our aggressive and sophisticated-litigation style will assist clients in achieving their goals.



By Land or Sea: New South Florida Residents Don't Just Increase Traffic on the Roads – They're Flooding the Waters as Well

By Robert Johnson, Associate Attorney, Pike & Lustig LLP

Summer is here, which means more boats on our South Florida waterways, and unfortunately, more boating accidents as well. Florida leads the nation with a total number of 1,013,211 registered vessels in 2021, and with the mass migration continuing from the north to the Sunshine State, the number of boats in the water will increase exponentially.

The Florida Fish and Wildlife Conservation Commission (FWC) once again released their annual Boating Accident Statistical Report, and the numbers once again show it's time for Florida boaters to get more serious as the water gets more crowded. Unfortunately for us, Palm Beach County ranks among the leaders in Florida boating mishaps along with Miami-Dade and Monroe counties. Safe boating practices have never been more important than they are now – especially as more vessels flood coastal waters.

The US Coast Guard reports that nearly half of all boating accidents involve drugs or alcohol, which means you should always remember that impaired driving is impaired driving, no matter the vehicle. We must be diligent and responsible

IN THIS ISSUE:

By Land or Sea: New South Florida Residents Don't Just Increase Traffic on the Roads – They're Flooding the Waters as Well

Hurricane Season 2022:
What You Need to Do Legally to Protect Your Family Financially

Pike & Lustig Client Lands Deal on Shark Tank

Injured In an Accident? At-Fault Driver Does Not Have Insurance? How Can You Protect Yourself Now?

In the Community

Pike & Lustig is Proud to Support Busch Wildlife Sanctuary

www.PikeLustig.com

By Land or Sea: New South Florida Residents Don't Just Increase Traffic on the Roads – They're Flooding the Waters as Well (Cont.)

anytime we get behind the wheel – regardless of what type of machinery it is. Too many boaters forget that when they get behind the wheel, they are driving a vehicle and not just having fun on the water. With summer coming, now is a great time to review boating safety rules, precautions, and to make sure your maintenance is up to date.

Follow these tips to ensure you're boating safely:

- Wear a life jacket
- Take a boating course
- Schedule a vessel safety check
- Equip your boat with an emergency kit
- Make sure all boat guests are familiar with how to use each of the items
- Do not drink and drive
- Be prepared for weather changes
- Know where you are at all times
- Know how to contact the Coast Guard in case of an emergency

Even if you continue to operate your vessel safely, there is always a chance that a less experienced or less careful boater may cause an accident due to their reckless behavior. It's imperative that you know what to do if you've found yourself in an accident. If you are injured in a boating accident, there are certain steps you must take in order to prove your claim and the value of damages you have suffered in order to maximize your potential compensation. First of all, make sure that you, your passengers, and your property are out of harm's way and as with any accident, such as a car accident or a slip-and-fall accident, you should immediately seek medical treatment, no matter how minor you think the accident was. Second, do not leave the scene of the accident unless it is with a trained medical professional. Florida Statute 327.30(5) prohibits anyone operating a boat involved in an accident or injury from leaving the scene until they have:

- Given "all possible aid to persons involved" in the accident;
- Made a "reasonable effort to locate the owner or persons" affected in the accident; and
- Notified law enforcement personnel.

Minor boating accidents don't require you to report to local law enforcement, but Florida law requires that you report a "serious" boating accident. An accident is considered "serious" when there is property damage totaling at least \$2,000, serious injuries that require professional medical treatment beyond first aid, and of course, the death or disappearance of anyone on board all boats involved in the accident.

In the meantime, you should exchange information with all involved parties, including their name and address, and the insurance information of the vessel's owners. Also, remember to observe the scene and quickly gather all evidence as soon as possible before the scene is

Pike & Lustig, LLP

altered in any way. According to Florida law, the party responsible for the boating accident is generally liable to pay compensation to the injured party. However, you will have to prove that the party that you are suing was negligent. Florida is a pure comparative negligence state, meaning a court will determine to what extent each party was responsible.

Finally, do not delay filing a claim. In Florida, the statute of limitations for negligence claims is usually just four years. Immediately contact a qualified boating accident lawyer to help guide you through the legal process. An experienced attorney will help you understand your rights, help you gather evidence, calculate your damages, and maximize your compensation.

Pike & Lustig Client Lands Deal on Shark Tank



Alexiou Gibson, CEO and President of The Transformation Factory, recently landed a deal with Mark Cuban and Kevin Hart on the Season Finale of ABC's Shark Tank. The Transformation Factory, now a multi-million dollar company, manufactures and sells nutrient-rich sea moss gel on a global scale. Managing Partner Michael Pike and Associate Andrew Boloy work closely with Alexiou and his team as corporate counsel concerning The Transformation Factory's legal needs.

Whether it be drafting shareholder and operating agreements, litigating contract and partnership disputes or providing legal guidance with the daily operations of a business, the attorneys at Pike & Lustig, LLP have years of experience providing legal services to its commercial business clients.

Hurricane Season 2022: What You Need to Do Legally to Protect Your Family Financially

By Daniel Lustig, Attorney and Partner, Pike & Lustig LLP

Hurricane season began on June 1, and this year forecasters at NOAA's Climate Prediction Center are once again predicting above-average hurricane activity, making it the seventh consecutive above-average hurricane season. NOAA's outlook for the 2022 Atlantic hurricane season, which extends until November 30, is forecasting a likely range of 14 to 21 named storms (winds of 39 mph or higher), of which 6 to 10 could become hurricanes (winds of 74 mph or higher), including 3 to 6 major hurricanes (category 3, 4 or 5; with winds of 111 mph or higher).

Although forecasters are not predicting a season as busy as the record-setting 2020 season, which generated an extraordinary 30 named storms including 13 hurricanes and six major hurricanes, you should always be on high alert and check weather reports regularly.

Florida has been extremely lucky the past few years, and therefore some argue that the state is "due" for a hurricane this year. Therefore, it's important to prepare for the worst ahead of each season. However, when most people think about hurricane preparedness, kits packed with water, non-perishable food, flashlights and first aid materials are usually the first things that come to mind. But all too often, we forget one of the most important things we need to do to protect ourselves and our families should the worst come our way – be certain that we are insured properly and covered legally.

One of the biggest mistakes people make is assuming they are already covered for damage caused by hurricanes. In fact, the number one cause of property damage due to a hurricane is storm surge, and most homeowner insurance policies actually exclude flood damage, meaning your flooded house and ruined belongings won't be covered by your policy. Furthermore, in many coastal areas, home insurers partially or completely exclude wind damage, one of the most common claims made even after the weakest of storms. Not understanding what's covered by your policy can be a crucial error, therefore it is important to review your homeowner coverage with your insurance agent, and even double check the paperwork with your attorney.

Here are more crucial ways you can prepare for hurricane season to protect your family from financial disaster after a natural one:

- Document Your Home & Belongings. Create a home inventory by recording all of your belongings, especially detailing the more expensive items, and ensure this list is accessible through cloud-based storage. Take pictures and video of your home's interior and exterior to provide proof of any specific effects the storm has on your property.
- Secure Important Documents. Ensure important documents like wills, living trusts, powers of attorney, health care proxies, titles, deeds, birth certificates, passports any anything else that you can think of are stored in a secured safe that is both waterproof and fireproof. Be sure to leave the combination to the safe with someone you trust in the event that you cannot be there to unlock it.
- Make Necessary Improvements to Your Home. Now is the time to ensure that you have access to your hurricane shutters and that they are fully operational. Be proactive by cutting down any trees or large branches that overhang your property and remove all outdoor furniture, umbrellas, grills, etc. Anything you can prevent is a claim you don't have to make!

If you are hit by a hurricane, remember to file a claim with your insurance company as soon as possible. Most policies include vague wording that states claims must

be made "promptly," so don't take too long to file yours. Having said that, you will most likely need to be patient as your insurance company may become backlogged with claims in a short amount of time. To ensure your claim is taken care of as promptly and fairly as possible, it is best to have an experienced attorney handle the process so you can focus on your family, your resources and getting your life back together.

Injured In an Accident? At-Fault Driver Does Not Have Insurance? How Can You Protect Yourself Now?

If you are injured in a car accident, the at-fault driver's insurance will usually help pay for your medical bills. However, not all drivers carry insurance, and the ones that do don't always have enough coverage to pay for your medical bills. According to the Insurance Information Institute, Florida was ranked 6th in the U.S. for the highest number of uninsured motorists at 20.4%. That means that on any given day, approximately 1 in 5 drivers on the road in the Sunshine State do not have insurance. However, that does not mean you may not be covered.

Insurance companies providing auto insurance offer Underinsured/Uninsured Motorist Coverage. Underinsured/Uninsured Motorist Coverage provides coverage for insureds who are injured in an auto accident, by no fault of their own, where the at-fault driver has too little or no insurance. Having to endure the injuries resulting from a car accident is one thing, but having to worry about the medical bills or lost earning capacity as well is not something with which you should have to navigate alone. Contact our office for a free consultation and speak with one of our experienced attorneys today.

In the Community



Managing Partner Michael Pike and Edwin Ferguson.

Pike & Lustig, LLP was proud to host a fundraiser for Edwin Ferguson this past June. Edwin is running for Palm Beach County School Board, District 7.

As a former Palm Beach County public school teacher, Edwin developed a firsthand understanding of the challenges students face in and outside of the classroom. His campaign stands on 4 pillars: