

DeLoach Hofstra + Cavonis, PA  
**NAVIGATOR**

*When you need help, showing you and your family the way.*

Injury Law + Estate Planning + Elder Law + Real Estate & Association Law + Litigation + Probate

# A Revving Good Time

Paul's Ford GTs at the 17th Annual Festivals of Speed

*"I have always loved performance cars, motorcycles and racing.*

*Many of my favorite family memories involve motorsports. When I'm not practicing law, I'm busy working on my cars. I'm no stranger to rebuilding axles and replacing clutches," explained Injury Law and Board Certified Civil Trial Attorney Paul Cavonis.*

So to fuel his passion, the law firm created **HelpForTheHurt Motorsports (HFTHM)** to connect Paul with fellow enthusiasts and provide free driver safety information.

We had a "revving good time" at our HFTHM kick-off event at the 17th Annual Festivals of Speed on January 23 in beautiful Vinoy Park. The luxury car show was also supporting St. Petersburg's own Friends of Strays Animal Shelter.

Paul shared his crowd-pleasing 2019 Ford GT (Gulf Heritage Edition) and 2006 Ford GT with the crowd on a beautiful crisp day by the bay. Paul's GTs, which are arguably beautiful works of mechanical art and design, were appropriately positioned by another work of art—the large scale abstract sculpture entitled "Truth" by Rolf Bommelsick (1980).

"There is nothing better than seeing the excitement in the faces of children when they get to experience these great cars up close," claimed Paul.



Mike's son



Paul and Pit Crew

To that point, a visitor to our booth shared his appreciation in an email: "My family met you this past weekend at the Festival of Speed. You let my 10-year-old son start your car and it made his day (and ours)," recalled Mike. "Your kindness is what the car enthusiast community needs to keep the younger generation involved. As a fellow enthusiast, I thank you for that."

We had a lot of car-themed giveaways and our Matchbox cars were a big hit with

*"You let my 10-year-old son start your car and it made his day (and ours)! Your kindness is what the car enthusiast community needs to keep the younger generation involved." —MIKE*

attendees of all ages. And congratulations to estate planning client and dhcVIP member Mark on winning our dhcVIP ticket giveaway. He along with his friends enjoyed the car show and spent some time hanging with the "pit crew" in the dhcVIP area.

Visit **HelpForTheHurtMotorsports.com** to check out a video of our "pit crew" in action! You can also get additional details on upcoming events, free driver safety information and more. Please join us at one of our many events to learn how to protect yourself before an accident and "talk cars with Paul!"



Attorney Paul Cavonis



# Diminished Value Claims

Sure, your vehicle can be repaired to “look” like new, but is it “as good as new?” The answer is clearly no. Given a choice between two identical vehicles, a buyer will not pay as much for the one that was wrecked and repaired. The difference in value between a wrecked vehicle and one that does not have an accident history is called a Diminished Value Claim. Florida law allows you to recover for a Diminished Value Claim.

Four important factors for getting compensation for the lost value of your vehicle:

- ▶ **Fault.** You can only seek compensation for diminished value from an at-fault driver’s insurance company. If you are at fault for the accident, you cannot pursue a claim against your own policy.
- ▶ **Deadline.** Florida drivers have four years from the date of

an accident to file a diminished value claim against an at-fault driver.

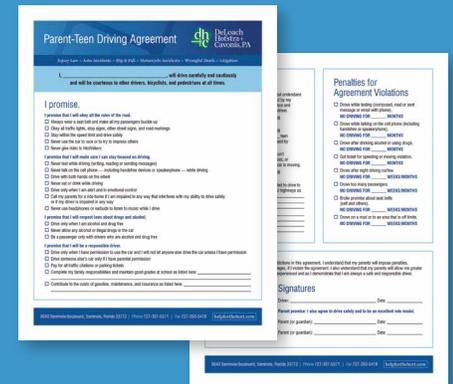
- ▶ **Appraisals.** You’ll need an experienced appraiser to determine your vehicle’s value, both before the accident and after repairs are completed.
- ▶ **Evidence.** You must show adequate evidence to support your claim using one of many ways to prove the loss in value of your vehicle.



Insurance companies often fight car accident claims, denying your right to recover for your damages. When you have been injured in an accident and are concerned about getting compensation for your injuries and the damage done to your vehicle, contact us for an evaluation of your case.

## Free Legal Resource: Parent-Teen Driving Agreement

Do you have a teen who just turned 16 or a high school student heading off to college soon? Having regular discussions with your teenage driver about practicing safe driving behaviors can go a long way to instill new drivers with good driving habits. As an effort to keep our teen drivers safe on the road, the injury law team at DeLoach, Hofstra & Cavonis, P.A. led by attorney and father of three Paul Cavonis, has created a free parent-teen driving agreement.



A parent-teen driving agreement can be used as a tool to aid in those conversations by including a written set of expectations and consequences if your teen doesn't follow them. This document includes:

1. A pledge for teen drivers to make to their parents to avoid dangerous driving behaviors
2. A set of customizable driving restrictions
3. Penalties for violating the terms of the agreement

While we will always be here for you if you or any of your loved ones are in an accident, we'd also like to do our best to help keep you and yours safe. To download our free “Parent-Teen Driving Agreement,” go to [dhclaw.com/DrivingAgreement](http://dhclaw.com/DrivingAgreement).

## Free Legal Resource: Car Insurance Holder with Accident Checklist

DeLoach, Hofstra & Cavonis, P.A. is currently offering Florida drivers free car insurance holders for you to place inside your vehicle. For your convenience, place your vehicle’s insurance card as well as your registration card inside this sleeve and store it in the glove compartment of your automobile.

We want to help you stay organized and know exactly what to do in the unfortunate event you are involved

in an automotive accident. The moments following an accident can be filled with panic and confusion, which is why we want this information in the glove compartment of as many people as possible. Visit

[dhclaw.com/InsuranceHolder](http://dhclaw.com/InsuranceHolder) or contact our office at 727-308-5441 to request your free insurance ID card and registration holder for your glove box along with our helpful “What To Do at the Scene of an Accident” checklist. You can also email us a copy of your automobile policy to [help@dhclaw.com](mailto:help@dhclaw.com) so we can ensure you are properly covered *before an accident*.



# Giving Back in 2021, Looking Forward to 2022

Despite the pandemic, we continued to support our community partners because they needed it more than ever. As we reflect on 2021, we are

so honored to have partnered with and supported the missions of these meaningful community organizations:

- ▶ Arden Courts of Seminole
- ▶ City of Seminole Recreation Center
- ▶ 17th Annual Festivals of Speed at St. Petersburg
- ▶ Greater Seminole Area Chamber of Commerce
- ▶ Kiwanis Breakfast Club of Seminole
- ▶ The Nature Conservancy

- ▶ Oak Ridge Wesleyan Church
- ▶ Pinellas County Chiropractic Society
- ▶ Pinellas Guardian ad Litem
- ▶ Rotary Club of Seminole
- ▶ Seminole Historical Society
- ▶ SPCA Tampa Bay
- ▶ Suncoast Hospice Foundation
- ▶ Suncoast Scandinavian Club

*Wishing you and yours all the best in 2022 and beyond!*



Corvette v. All Make & Model Car Show to benefit Rotary Club of Seminole

 **Proven RESULTS**



**PAUL R. CAVONIS**  
Injury Law and Board Certified Civil Trial Attorney

## Read What Our Clients Say

**Gabrielle**  
Auto Accident Client

*In March of 2020, I was involved in my first car accident. My family has worked with Mr. Paul Cavonis for quite some time and immediately recommended him and his team. As this was my very first experience working with a lawyer, I was a bit uneducated regarding the process and what to do. Mr. Cavonis and his team did an extraordinary job at explaining the process, step-by-step, and always answering any and all questions I had in a timely manner. They made this situation that much easier, and I don't think I could've had a successful case without them leading. I would recommend Mr. Cavonis and his team 10 times out of 10. Thank you for everything!*



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PROUDLY A **PET-FRIENDLY OFFICE**

## SAVE the DATE

### 2022 SPCA Tampa Bay Pet Walk

SATURDAY, APRIL 2, 2022  
North Straub Park, St. Petersburg

For event details or to join our walking team, the “Legal Beagles,” contact Simone DeLoach at 727-308-5441 or visit [thelegalbeagles.com](http://thelegalbeagles.com).



To update your address preferences, add friends or family to our mailing list, or to be removed, please call Simone DeLoach at 727-308-5441 or email her at [simone@dhclaw.com](mailto:simone@dhclaw.com).

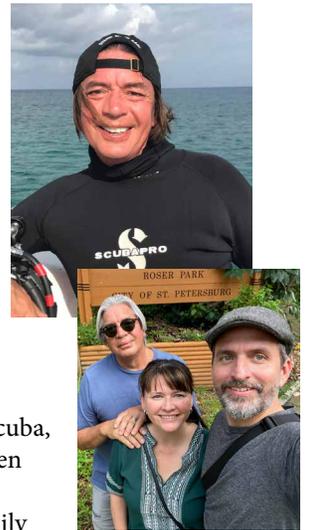
## PAWS for the LAWS



Dax awaiting her master  
Cane Corso (Italian Mastiff)  
Scott and Arianne Bennett

## In Memoriam: Scott James Bennett (1951–2022)

With heavy heart we share that attorney Rep DeLoach’s father-in-law and father to Director of Marketing Simone DeLoach, Scott Bennett, passed away in Washington, D.C. following a valiant battle with COVID-19. “Scott was an amazing person—outgoing, friendly, athletic and fit—a young and energetic 70-year-old,” exclaimed Rep. Scott was a proud father, devoted family man, loyal friend and a true renaissance man as an entrepreneur, well-known Washington restaurateur, B&B proprietor, political cartoonist, musician, actor, and so much more. His dynamic personality attracted people of all backgrounds creating enduring friendships in the “big and wonderful world” of Scott Bennett. He loved life, travel, music, art, scuba, cycling, Nationals baseball, and Washington football. When visiting St. Petersburg, he enjoyed rooting for the Tampa Bay Rays. According to many tributes received by the family and touted by DC news, Scott will be best remembered as an “Adams Morgan Legend,” for the culturally diverse and active DC neighborhood. Please keep Rep and Simone in your thoughts during this difficult time. Visit [dhclaw.com/Scott](http://dhclaw.com/Scott) to see a tribute video by NBC Washington News.



Scott, Simone and Rep



When you need help.

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+ Cavonis, PA  
[dhclaw.com](http://dhclaw.com)

## Connect With Us!



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## Upcoming EVENTS

## Our Favorite RECIPES

While we are still navigating the pandemic landscape and anxiously awaiting the use of our new state-of-the-art seminar room, we continue to offer estate planning, long-term care and pet planning seminars online. All seminars are presented by attorney Rep DeLoach.

### **Estate Planning Essentials**

- ▶ *Wills v. Trusts*
- ▶ *Probate and Probate Avoidance*
- ▶ *Asset Protection Strategies*
- ▶ *Incapacity Planning*

### **How to Qualify for Medicaid**

- ▶ *Income/Asset Rules*
- ▶ *Healthcare Crisis Management*
- ▶ *Irrevocable Trust Planning*
- ▶ *VA Benefits*

### **Estate and Pet Planning**

- ▶ *Pet planning, pet trusts and SPCA Tampa Bay's Legacy of Love Pet Trust*
- ▶ *Incapacity Planning, including who to name to help you*
- ▶ *Wills, Trusts and Probate*
- ▶ *Charitable Planning*



Please visit [dhclaw.com/seminars](http://dhclaw.com/seminars) to register. If you would like to be added to a list to be contacted when our in-person seminars resume, please contact Ashleigh Fisichella at 727-308-5441 or [ashleigh@dhclaw.com](mailto:ashleigh@dhclaw.com).



## Aunt Cindy's Berry Crumble

Simone's Aunt Cindy has a natural talent to whip up delicious dishes without a recipe or breaking a sweat. She recently made this yummy dessert, with the perfect balance of sweet and tart, tender and crisp, fruit and crumble. You can serve warm with vanilla ice cream or whipped cream. Or for a healthier option, you can eat cold with Greek yogurt as a breakfast treat.

- ▶ 2 cups blueberries
- ▶ 2 cups blackberries
- ▶ 2 cups strawberries
- ▶ ¼ cup sugar
- ▶ ¼ cup all-purpose flour
- ▶ ¼ teaspoon cinnamon

### **Crisp topping**

- ▶ 1 cup rolled oats
- ▶ ½ cup all-purpose flour
- ▶ ½ cup brown sugar
- ▶ ½ cup sugar
- ▶ Pinch of salt
- ▶ ½ cup (1 stick) cold unsalted butter, cut into small pieces
- ▶ Whipped cream, vanilla ice cream, or Greek yogurt for serving

Preheat the oven to 350°F. Butter a 9-inch Pyrex pie plate. Gently combine the berries with the sugar, flour and cinnamon; place in the prepared pie plate. Prepare the topping: Combine the oats, flour, both sugars and salt in a bowl. Use a pastry blender or 2 knives to work in the butter until topping resembles coarse meal. Sprinkle evenly over the berries. Place the pie plate on a baking sheet. Bake in the center of the oven until the fruit is bubbling and the topping is golden brown, about 1 hour. Remove the crisp to a rack to cool slightly. Serve in dessert bowls with whipped cream or ice cream.