

*Provided as an  
Educational  
Service by*

# LAVIS LAW FIRM



*Lavis Law Firm  
Charles Lavis, Jr.  
Attorney At Law  
700 Camp Street,  
Suite 435,  
New Orleans, LA  
70130*

*504-558-9151  
504-834-4000*

*Toll-Free:  
866-558-9151  
Fax: 504-558-9917*

*Email:  
[clavis@lavislaw.com](mailto:clavis@lavislaw.com)*

*Web Site:  
[www.lavislaw.com](http://www.lavislaw.com)*

## ***Free Consultation Home Appointments***

Representing You In...

- ◆ BP Oil Spill Claims
- ◆ Injury & Death Claims
- ◆ Worker's Compensation
- ◆ Hurricane Insurance Claims

## Helpful Information for Louisiana Citizens

The following are some helpful tips and links to information for Louisiana citizens:

### **Assistance Grants for People Affected by the Recent Mississippi River Flooding:**

The Governor's Office of Homeland Security and Emergency Preparedness is currently accepting Requests for Public Assistance (RPA) for expenses related to the recent Mississippi river flooding. Governor Jindal requested federal assistance on May 5, 2011, and the river flooding was declared a FEMA incident the following day under FEMA number FEMA-3322-EM. People affected by the river flooding can fill out a RPA form and if approved can receive reimbursement for certain activities that were necessary during the river flooding. The incident period officially began on April 25, 2011; however, the end of the incident period has not yet been determined. For more information please visit [www.louisianapa.com](http://www.louisianapa.com).

### **Coastal Vitality Project:**

GNO Inc. has partnered with Chevron to create a website

that provides resources to people affected by the BP oil spill. The website also answers questions that people may have about long-term and short-term planning, including health problems resulting from the oil spill, how to transition into a new career, how to find a new job, and financial planning advice. The website also provides parish specific contact information for several government agencies and non-profit organizations. For more information please visit [coastalvitalityproject.org](http://coastalvitalityproject.org).

### **Contractor Rating System:**

[LouisianaRebuilds.info](http://LouisianaRebuilds.info) provides a list of over 500 contractors that have been rated by past customers. The website was created so that people would be better informed about the various local contractors before they hired a contractor to do any work. People can search a category of work, including air conditioning, elevation, construction, roofing, and flooring or search for a specific contractor. You can also go on the website to rate a contractor or add one to the website's list. Visit

[LouisianaRebuilds.info](http://LouisianaRebuilds.info) for more information.

### **Office of Independent Police Monitor (IPM):**

The IPM is a civilian oversight agency that was established in 2009 to improve community and police relations. The IPM provides an objective review of the New Orleans police misconduct investigations with the goal of increasing trust between the police and local citizens. The IPM has an office at 525 St. Charles Avenue, New Orleans, where people can walk-in and report incidents of police misconduct. The IPM also works with several community organizations, including Women with a Vision and Catholic Charities, who will also take reports of police misconduct. If you have additional questions please visit [nolaoig.org](http://nolaoig.org), call IPM's main number at 504-681-3223 or to make a report of police misconduct call IPM's complaint hotline at 504-681-3217.

For information on all of the above listed programs please visit [www.GNOInfo.com](http://www.GNOInfo.com).




---

*“Importantly, requests for an extension of time for completing the ICC project are being DENIED.”*

## Important Deadlines for Homeowners Using ICC Funds to Complete Hurricane Rebuilding Projects

Homeowners who received Increased Cost of Compliance (ICC) funds after Hurricanes Rita and Katrina to repair or make necessary improvements to their homes should be aware that there are important deadlines for completing the work to remain in compliance with ICC requirements. Homeowners who were eligible for ICC funds relating to Hurricanes Rita and Katrina have seven years to complete the ICC funded repairs, starting from the date their community issued a Substantial Damage Letter to them. Importantly, requests for an extension of time for completing

Hurricanes Rita and Katrina ICC projects are being DENIED. ICC typically gives homeowners only two years to complete their construction projects; however, after the immense level of devastation resulting from the 2005 hurricanes, ICC extended the deadline two times so that homeowners now have seven years to finish ICC funded projects related to Hurricanes Rita and Katrina.

When a homeowner is eligible for ICC funds they receive about one-half of the project's funds or approximately \$15,000 of the \$30,000 grant. When the project is

completed, the National Flood Insurance Program (NFIP) provides the rest of the ICC grant to the homeowner. However, if the project is not completed within the seven year time period, NFIP will not release the remaining funds and they may require that the homeowner return any portion of the grant already paid out. To ensure that you complete your ICC project on time, contact your insurance company to obtain the required documentation for your ICC project and the dates any paperwork is due.

Source: [www.nola.com](http://www.nola.com)



## What ISO Claim Search Knows About You

Insurance companies lose tens of billions of dollars each year to fraud. To help combat this problem, insurance companies often utilize companies like ISO Claim Search to get an injured claimant's past insurance claims history. ISO Claim Search boasts that their database contains information on approximately 668.5 million claims, including information on the claimant and the insured's name, address, social security number, vehicle identification number, and tax id number. Insurance companies hire ISO Claim Search to retrieve the claimant and insured's information in an attempt to identify suspicious claims and

fraud rings, and determine if a pending claim is legitimate. Further, insurance companies will often use information from ISO Claims Search to determine if a pending claim should be paid, denied in whole or in part, or if the claim needs to be further investigated.

Importantly, before a new employee begins his or her job, the employer will often require the employee to disclose any prior injuries or complete a pre-employment physical. If the employee lies during the pre-employment physical by intentionally misrepresenting or concealing a prior injury and there is a re-

injury of the same body part, the employee risks forfeiture of their Louisiana Workers Compensation benefits or Seaman's Maintenance and Care benefits, if applicable. Because of the potential loss of Workers Compensation benefits and Seaman's Maintenance and Care benefits, and an employer's ability to cross-check an employee's statements with a company like ISO Claims Search, it is important that an employee is truthful whenever asked about prior injuries. To see more information about ISO Claim Search, visit [www.iso.com](http://www.iso.com). To find out what ISO knows about your claims history contact ISO compliance at 201-469-3086.

## Long-Term Disability 101

Short-term disability pays benefits to injured policy holders for a brief period of time, generally between two to six months. The length of time you must be disabled before the disability benefits start (called the elimination period) is typically less than two weeks for most short-term disability policies. Many illnesses and injuries could potentially be covered under short-term disability policies, which employers often refer to as "sick leave."

Long-term disability policies pay over an extended period of time and can last anywhere from 6 months of disability through the duration of the disability depending on the specific policy. Long-term disability policies typically have a much longer elimination period than short-term policies. Although some employers may provide long-term disability insurance to employees, the majority of long-term disability policy holders obtain the policy independently. Most long-term disability policies will not provide 100% of your pre-disability income but instead will pay 60 percent to 70 percent of your salary. Because the benefit period of a long-term insurance policy can extend for years,

insurance companies carefully manage long-term disability claims and include more terms and conditions in these policies. Consequently, long-term disability denials and disputes between an insurance company and a policy holder are more common than short-term policy disputes.

If you are interested in long-term disability coverage, you may also consider looking to the state government. In 2010, the Louisiana Commissioner of Insurance and the Department of Health and Hospitals introduced Louisiana Long-term Care Partnership Program which provides long-term care coverage for Louisiana citizens. The program was created so that people would not be forced to exhaust their savings to provide long-term care for their loved ones. The program covers day-in and day-out care and several in-home services, including nursing care and occupational therapists. See [www.ldi.state.la.us](http://www.ldi.state.la.us) for more information.

### **6 Tips for filing a long-term disability claim**

1) Know your policy - each policy is different! If you have

a policy through your employer, ask for a copy of the policy. If you purchased a long-term disability policy yourself, you should have received a copy of the policy upon purchase but can always request an additional copy.

2) Some things to make sure you know about your policy:

- How the provider determines if you are disabled;
- How long is the elimination period;
- The maximum amount of time you are eligible to receive benefits.

3) Talk to your doctor before you file for long-term disability. Request and review your medical records.

4) Before you file for disability benefits, document how your injury affects you on a daily basis.

5) Long-term benefits will not pay the day you become injured. Have some money saved so you can get by until the elimination period ends (generally 30 to 180 days).

6) Know your disability onset date and have records to prove it! This date is important because it starts the elimination period and can influence your eligibility.




---

*"The length of time you must be injured before the disability benefits start (called the elimination period) is typically less than two weeks for most short-term disability policies...."*



### **Meet Christie Verges, Paralegal**

Christie Verges received her certificate in Paralegal Studies from the University of New Orleans in December of 2009 and joined Lavis Law firm in 2010. As a Paralegal to Charles Lavis Jr, Christie organizes and maintains legal files, helps with investigations, gathers and organizes information necessary to process claims and assists in drafting Petitions, other legal documents and correspondence. Christie recognizes the importance of giving clients individual attention and is well regarded and liked by clients. Outside of work, Christie enjoys spending time with family and friends, traveling and entertaining.

*Please Think of Us  
As Your Law Firm*

*If you have a legal  
question or problem,  
please don't hesitate  
to call or e-mail.*

**LAVIS LAW FIRM**

Charles Lavis, Jr.  
Attorney at Law  
700 Camp Street  
Suite 435  
New Orleans, LA 70130

Phone:  
(504) 558-9151  
504-834-4000

Toll Free:  
(866) 558-9151

FAX:  
(504) 558-9917

E-MAIL:  
clavis@lavislaw.com

---

Visit Us On The Web At  
**www.lavislaw.com**

## Louisiana Shrimpers Want BP to Pay for Industry Losses

Louisiana shrimpers are fed up with low shrimp prices and blame BP for their losses. At a rally in Baton Rouge on June 22<sup>nd</sup>, vice president of the Louisiana Shrimp Association, Acy Cooper, stated that if shrimp prices stay at current levels livelihoods will be at stake. Local shrimpers say the industry was thriving prior to the 2010 oil spill but tanked following the spill due to an ongoing national perception that Gulf shrimp is contaminated and a resulting decreased demand. Although tests have shown that Louisiana shrimp is up to industry standards, many shrimpers hold BP accountable for lost profits and want BP to fund a subsidy

program to help rejuvenate the Louisiana shrimping industry. Louisiana Shrimp Association has also helped create GO-FISH, which brings together various fishing organizations and communities to better represent its members and those affected by the BP oil spill. "What we need is to have legislators, congressmen and our governor put pressure on Ken Feinberg for interim payments, to pay us for our losses," said LSA president Clint Guidry. "The docks have losses, the processors have losses, and the fishermen have losses."

Louisiana Shrimp Association  
[www.louisianashrimp.org](http://www.louisianashrimp.org)



### ***Please Refer Us To Your Family and Friends***

*We want you to think of us as your law firm. If you have legal matters that need attention, please let us know. If we cannot handle the matter, we will refer you to a competent firm that can. Please feel free*

*to refer us to your family, friends, and neighbors for their legal needs. We welcome the opportunity to help.*

*Call us. You're going to feel a whole lot better about things.*

---

### ***E-mail Address Please***

*To help us communicate with you more easily, please send your e-mail address to us at [clavis@lavislaw.com](mailto:clavis@lavislaw.com). Thanks!*

**LAVIS LAW FIRM**  
700 Camp Street  
Suite 435  
New Orleans, LA 70130

