

The Townsley Law Firm

July Newsletter



Staff Member of the Month

Grant Castillo is an attorney for the Townsley Law Firm, who has been with the firm since 2021. In the five years he's spent at TLF, Castillo has built a strong foundation to fight for justice on behalf of injured people in Southwest Louisiana.

Before TLF, Castillo worked as an assistant baseball coach for Barbe High School. There, he made connections and learned lessons that helped shape him into the person he is today. Castillo uses the competitive spirit he developed through athletics to make a positive impact in the lives of his clients.

Outside of work, Castillo loves to spend time with his family, who empower and inspire him to reach his potential.

Townsley Tips...

Driving Without Insurance in Louisiana

In Louisiana, driving insurance is strictly required. All drivers must carry liability coverage for every vehicle they own and operate.

The state mandates minimum 15/30/25 liability limits meaning minimum coverage of \$15,000 for bodily injury to one person, \$30,000 for bodily injury to multiple people per accident, and \$25,000 for property damage. Driving without this coverage can lead to fines, license and registration suspension, and vehicle impoundment.

A recent change to state law raised the penalty for uninsured drivers. Under the new law, an uninsured driver can't recover the first \$100,000 of your losses from the at-fault driver, no matter how clearly the other person was to blame – fault does not always save you.

The law does, however, carve out several situations where an uninsured person can still recover in full. Uninsured drivers can recover their full compensation when:

- The at-fault driver was intoxicated, committing a felony or acting on purpose
- The at-fault driver fled the scene in a hit-and-run
- Your uninsured vehicle sat legally parked when another car hit it
- You were a passenger who did not own the vehicle you rode in
- You live out of state and met your home state's insurance rules

These exceptions can be the difference between a full recovery and none, so the facts of your specific crash matter enormously.

When an insurer denies a claim over coverage, talk to a lawyer who can look closely at whether it followed every notice rule before a lapse.

Recent Wins

\$825,000 - Settlement
HURRICANE - (Lake Charles, 2023)

\$775,000 - Settlement
HURRICANE - (Lake Charles, 2022)

\$750,000 - Settlement
HURRICANE (Lake Charles, 2023)

*****Visit our website for more information about how our firm can win for you*****

Visit Our Website:

townsleylawfirm.com

Check out our Social Media:

[@townsleylaw](https://www.instagram.com/townsleylaw)



McNeese Sports:

townsleylawarena.com



Jargon Junction

Learning the Language of the Law

Source: Legal Information Institute - Cornell Law School

garnish gar • nish

to legally withhold a debtor’s wages or seize their assests held by a third party.

Firm Fun



In July, TLF celebrated life! One of TLF’s own, Cadie Young is welcoming a baby girl this month. The firm gathered for a surprise baby shower thrown for Cadie and the newest addition to the TLF family.

Congrats Cadie!



On July 16, TLF staff participated in social media filming. This month, Attorney and Partner Todd Townsley unboxed “dumpling squishes” with the Townsley Tots!

Tune in to TLF’s Instagram and Facebook for the latest Townsley trends.

In the COMMUNITYSoftball Tourament.....



On July 11, The Townsley Law Firm participated in the annual SWLA softball tournament.

For the third year in a row, TLF’s team took home the championship trophy.

After a long day of storms and softball games, the Barrister Bombers won four games leading up to the finals. In the finals, against the DA’s office, the game was close until the very end. In six full innings, TLF took the crown against all odds.

After the final game, the team celebrated with cheers and beers to end the long day of play.

The first game for the Barrister Bombers began at 9 a.m. on the Saturday, but after about an hour, torrential downpour delayed the tournament.

Shivering and huddling under the nearest cover, all teams in the tournament waited for the storm to pass before charging back on the field to fight for a spot in the finals.

Despite the slipping and falling from the puddles of rain and only two practices leading into the weekend, TLF won it all for the 3-peat. The trophy remains!





Townsley Talks

Make a Difference to Children

The month of July celebrates National Make A Difference to Children Month, a month that emphasizes the critical role of guidance and mentorship in a child's development.

This month raises awareness about vulnerabilities children face and the life-changing, constructive impact positive adult figures can have.

At The Townsley Law Firm, one of the many goals is to give back to the community and help people. TLF sponsors organizations like the Boys and Girls Village, Children's Miracle Network, SWLA Family and Youth, as well as many schools in Lake Charles and the surrounding areas.

Many of TLF's attorneys and staff members also volunteer time with organizations for children in need.

Co-founder Rex Townsley, attributes a lot of his success to growing up around adults who believed in him. That is the example

that he instilled in the people at TLF over the years.

In Lake Charles, to make a difference for children in the area, people are encouraged to go out and volunteer. Celebrate this month by giving back – people can mentor a child with Big Brothers Big Sisters of SWLA, empower young women at the Girlie Girls Mentoring Program, or volunteer to prep exhibits at the Children's Museum of Southwest Louisiana.

National Make a Difference to Children Month began in 2006 introduced and led by Kim Ratz, a long-time advocate for children. This month raises awareness about the issues children face without support and encourages all parents, providers, and people who care about kids to find ways to make a difference. By observing these key problems, communities nation-wide can spotlight the critical need to help kids survive and thrive.

Visit Our Website:

townsleylawfirm.com

Check out our Social Media:

[@townsleylaw](https://www.facebook.com/townsleylaw)



McNeese Sports:

townsleylawarena.com



July Events

Men's Basketball

- **Bill Armstrong Basketball Camp**
July 13-16

The Townsley Law Arena

Home of McNeese State University Cowboys and Cowgirls

On July 24, tickets for the “Bill vs. Will Showdown” went on presale online. All proceeds from ticket sales will feed straight back into McNeese athletics.

This competition will feature McNeese’s brand-new squad led by Southland Freshman of the Year, Larry Johnson. LSU head coach Will Wade will debut his return to the Tigers and will make his first appearance back in the Townsley Law Arena since he led the Cowboys in 2025.

Already, fans are amping up excitement for the game, months before tipoff. Tickets are going fast, and it is expected that the Townsley Law Arena will be sold-out for this historic matchup. Since presale began, over 1,000 tickets have been sold.

Fans are encouraged to secure their seats before tickets sell out. Fans can buy tickets online at mcneesesports.com/tickets. Visit townsleylawarena.com for updates on games and schedules for all McNeese basketball events.

*****Only events in The Townsley Law Arena included – this is NOT a full game or event schedule*****

For full game and event schedules, visit mcneese.edu.

Visit Our Website:

townsleylawfirm.com

Check out our Social Media:

@townsleylaw  

McNeese Sports:

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