

**MURRAY  
& GUARI**  
TRIAL ATTORNEYS PL

*Helping Clients in their time of need.*

# Hit & Run – Why You Need Uninsured Motorist Insurance

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Spring 2014  
Hablamos Español

1525 N. Flagler Drive, Suite 100 | West Palm Beach, FL 33401

Auto Accidents | Premises Liability | Product Liability | Personal Injury & Wrongful Death

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# Hit & Run Auto Accidents

## The Importance of Uninsured Motorist Coverage

Sometimes, no matter how safe you are as a driver, you cannot avoid getting in a car accident. One of the easiest ways to make a crash take your day from bad to worse is if the other driver flees the scene – the dreaded **hit and run crash**. If you are ever involved in a hit and run there are a few tips you should follow.

**First**, if you can see the **license plate** of the other vehicle, either write it down or take a picture - if it is safe to do so. This will help identify the other driver's vehicle - even though he/she may flee the scene.

**Second**, call 911. It is very important to **make a police report**, even if the other person has fled. Some insurance policies require you to report crashes to the police within a certain period of time like within **24 hours**.

**Third**, later that day or the next day, call your insurance company to report the crash. In this call, you just need to give the insurance company the basic facts – time, place, and that it was a hit and run. If your insurance company asks for a recorded statement, call us immediately.

A hit and run crash is a prime example of why it is important to carry Uninsured Motorist (UM) coverage. In a hit and run situation, especially where you do not see any license plate number, UM coverage may be the only insurance available – aside from using your own Personal Injury Protection (PIP). **This coverage means that your own insurance “stands in the shoes” of the hit and run driver. UM coverage may be the only means available to provide compensation for your economic and non-economic damages.** ■



## Get Uninsured Motorist Coverage

As consumers, auto insurance companies constantly advertise that they can save you money.

The truth is that **having Automobile insurance is really about protecting you and your families' financial well-being.**

Florida No Fault law **ONLY** requires drivers to carry **PIP (Personal Injury Protection)** – that's for 80% of Medical Expenses & 60% of Lost Wages up to \$10K and for Property Damage - caused to another's vehicle

Surprisingly, **Florida Law does not require drivers to carry BI - Bodily Injury** - Liability Insurance for injuries they cause to others. About (1) one out of every (4) four drivers does not carry enough insurance to cover Bodily Injuries to Florida consumers. That's why it is important, now more than ever, to **make sure you have sufficient Uninsured Motorist (UM) / Underinsured Motorist (UIM) Auto Insurance Coverage** on your auto policy.

When you are in an auto accident, money damages consist of medical bills, past lost wages, future medical expenses, loss of the ability to earn money in the future and the intangible, human damages of pain and suffering, mental anguish, inconvenience, and the loss of the ability to enjoy life. UM covers you for these money damages.

Some insurance agents discourage their customers from buying UM/UIM insurance by saying, "If you have health insurance, then you don't need UM insurance." **That is NOT TRUE and BAD ADVICE.**

**We urge you to look at your automobile insurance policy and MAKE SURE YOU HAVE UM/UIM INSURANCE!!!**

If you need more information on UM/UIM insurance, call us at 561-366-9099 or email us at info@murrayguari.com. ■

# Is your family protected?

## Uninsured Drivers

This family was hit by an uninsured, drunk driver. Regrettably, they did not have Uninsured Motorist (UM) Auto Insurance Coverage to pay for all of the damages caused by the careless driver. This is exactly why your family should have Uninsured Motorist (UM) Auto Coverage. ■



# Shocking Auto Accident Statistics

## One in every seven U.S. drivers is uninsured.

State	% Uninsured Driver
Mississippi	28%
New Mexico	26%
Florida	24%
Oklahoma	24%
Tennessee	24%

Source: Insurance Research Council, 2009 data

## 2012 U.S. Crashes By Type:

Crash Type	2012
Fatal Crashes	30,800
Non-Fatal Crashes	5,584,000
Injury Crashes	1,634,000
Property Damage Only	3,950,000
Total Crashes	5,615,000

Source: FARS 2011 (Final), 2012 (AFR)

## 2012 U.S. - Who Was at Most Risk

Motor vehicle crashes and fatalities increased in 2012 after six consecutive years of declining fatalities on our nation's highways.

Victims	Deaths	Injured
Passenger Vehicles	22,667	2,091,000
Large Trucks	697	762,000
Motorcyclists	4,957	93,000
Pedestrians	4,734	76,000
Bicyclists & Cyclists	726	49,000

Source: Fatalities—FARS 2011 (Final), 2012 (ARF), Injured—NASS GES 2011, 2012

# Supporting Our Community

## Honoring Our Veterans

Attorney Scott Murray was joined by staff, friends and family to show support to Veterans during the annual Veterans Day Parade along Clematis Street in downtown West Palm Beach. The event was coordinated by The Palm Beach County Veterans Committee and the The Friends of Veterans, Inc. (FOV). ■



## Golfing for A Cause

Attorney Jason Guari and Attorney Scott Perry attended the Palm Beach County Justice Association's 14th Annual Golf Tournament benefiting the Unicorn Children's Foundation.

The Foundation is dedicated to education, awareness, and research on behalf of children and young adults with developmental, communication, and learning disorders. ■

## Free Child Safety Seat Presentations

For those of us with young children, keeping our kids safe is a top priority. As parents of young children as a local business, we believe it is our responsibility to reach out to the communities in which we live and help educating and increasing awareness of the subject of child passenger safety.



**“Did you know that 7 out of 10 parents incorrectly install their child safety seats?”**

Our law firm offers a free, 20-minute Child Safety Seat presentation to the public, schools and daycare centers. To attend one of the presentations or if you or your organization is interested in having this child seat safety discussion presented to your audience, please contact Pam Henney at (561) 366-9099 or email [phenney@murrayguari.com](mailto:phenney@murrayguari.com). ■

## Murray & Guari – Hablamos Español

Nosotros, tanto como usted, llamamos el Sur de Florida nuestro hogar. Practicamos la ley de lesiones personal en todas partes de la Florida y estamos orgullosos de ofrecer nuestros servicios en los condados de Palm Beach, Broward, Martin, y Treasure Coast. Tenemos más de 30 años de experiencia legal combinada. Le ofrecemos a los clientes el mejor servicio de ‘una firma grande de abogados’ en manos de, ‘el estudio “boutique” de abogados’. Si usted tiene un caso de lesiones personal, llámenos al (561) 366-9099 o póngase en contacto con nosotros en el Internet en [www.murrayguari.com](http://www.murrayguari.com). Estamos encantados a responder a sus preguntas. ■



## Meet Paralegal Legal Assistant Joyce Valentin – Habla Español

Joyce joined the firm in December 2012. She is a legal assistant for the pre-litigation department supporting the senior paralegal and the firm's attorneys researching information and preparing cases for trial. ■

# Replacing Comfy Kicks

## Time to Replace Your Comfy Kicks

One of the nicest things about living in Florida is that the weather allows people to wear almost any type of shoe they want year round, whether it's flip-flops/sandals to boots. This fact usually means that we develop our "favorite" pair of shoes and wear them daily. Where is the problem you might ask? **Well, the problem is that shoes get worn-out.**

The picture on the right shows that the shoes, while probably comfortable, have little to **no tread left.**

The problems here are two fold. First, when you have little to no tread, you have little to no grip on your shoes. If a floor or surface is wet or just slippery, you are more likely to slip and fall than if you have good tread on your shoes. In Florida, with all of the rain throughout the year, this fact holds even more true as stores do not always have mats at their entrances to help alleviate the tracking of water. Second, if you do fall and are injured, the premises owner/and its insurance company may seek to blame you (at least partially) for the fall.

Therefore, it is important, especially from a safety standpoint, and also from a potential recovery standpoint to make sure that your shoes or flip flops have good tread and are in good condition. ■



## Insurance Coverage Word Search



## Circle-Word Word List

- |           |              |            |
|-----------|--------------|------------|
| Accident  | Automobile   | Coverage   |
| Damages   | Florida      | Injury     |
| Insurance | Liability    | Medical    |
| PIP       | Property     | Protection |
| Stacked   | Underinsured | Uninsured  |

## And The Answer is?

What is Florida's minimum Personal Injury Protection (PIP) coverage?

- \$2500
- \$5000
- \$10,000
- \$15,000



\*See bottom of page 5 for answer.

## Stay Connected

Our social media accounts allow us to connect with you in real-time and share the latest news and information regarding our practice, important safety information and legal updates. We look forward to being a part of your social network. ■



<http://www.facebook.com/MurrayGuariTrialAttorneys>



<http://www.youtube.com/murrayguari>



<http://pinterest.com/murrayguari>



<http://www.linkedin.com/pub/jason-guari-esq/5a/a0/446>



SCAN with a smart device:  
Phone, Tablet.

For more information:  
<http://goo.gl/CG7sC>



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# Murray & Guari Trial Attorneys

## How Can We Help



At Murray & Guari Trial Attorneys, we represent victims throughout Florida who have suffered serious personal injuries due to the negligence of others. At our firm,

you will find a team that is truly concerned about your well-being and getting justice. We are proud that our clients come to us based on a personal recommendation from past clients and from other attorneys in the community who respect our reputation and the quality of our work. We would be honored to put our experience, skill and integrity to work for you. ■



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