

**MURRAY  
& GUARI**  
TRIAL ATTORNEYS PL

*Helping Clients When They Need It Most.*

# Preventing Impaired Driving

**DUI /  
DRIVER'S LICENSE  
CHECK POINT  
AHEAD**

## CONTENTS

	Page
Eliminate Impaired Driving	2
When My Child Goes to College, How Does That Affect My Insurance or My Child's Coverage?	3
Life Insurance & Disability Income	4
Circle-Word & Quiz	4
Supporting Our Community	5
About Our Firm	6

Fall 2015  
Hablamos Español

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

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

www.murrayguari.com ■ (561) 366-9099

# Eliminate Impaired Driving

## Together We Can Eliminate Impaired Driving

A new government survey shows that more than 4 million adults in the U.S. admit they drink and drive. In 2013, 10,076 people were killed and approximately 290,000 were injured due to impaired drivers according to MADD.org.

The reality is that every single injury and death is totally preventable. If you saw a drunk stranger or friend about to get behind the wheel, would you take steps to take their keys away? Do you know what to do if you see a drunk driver? Below are some tips from MADD:

## What to Do if you See an Impaired Driver

First, stay as far away from the other vehicle as possible.

Second, do not try to pass the vehicle or signal the driver to pull over; doing so could result in a collision.

Third, take notice of the license plate number along with details of the vehicle including make, model and color. Never compromise your own safety trying to obtain this information.

Finally, pull over and call 911 or \*FHP (star 347). Give the exact location of the vehicle, including the name of the road or cross streets and the direction the vehicle is traveling. Give a complete description of the vehicle and the manner in which the vehicle is being driven.

## How to Eliminate Impaired Driving

There seems to be much social acceptance about consuming alcoholic beverages, but not nearly enough is said about Impaired Driving. The truth is that you can be over the legal limit by just having one (1) or two (2) drinks.

If you are going to drink:

- Don't Drive
- Designate a Driver who will not be Drinking
- Call a Sober Friend
- Take a Taxi
- Call Uber or Uber XL
- Use an Approved Breathalyzer device to ensure you are safe to drive

## Holidays Associated With Drinking

- Mardi Gras
- St. Patrick's Day
- Cinco De Mayo
- Fourth of July
- Halloween
- Thanksgiving Eve
- New Year's Eve
- Super Bowl

## Consequence of Driving While Impaired

- Arrest
- Property Damage
- Injury or Death
- Loss of Driving Privileges
- Possible Jail/Prison
- Increased Insurance Premiums
- Increased Life Insurance Premiums



# When My Child Goes to College, How Does That Affect My Insurance or My Child's Coverage?

First – Congratulations! While many parents are understandably focused on how to pay tuition, it is also important to review their insurance policies to see how a college bound child may be affected.

## Health Insurance

When a child leaves for college, generally they can join or remain on their parents' plan until age 26. Let your health insurer know that your child is away at college and discuss how seeing a doctor in a different area will be covered under the plan. You do not want any treatment to be considered "out of network". If your child remains on your plan, you may have to complete paperwork to confirm that your plan meets the state's requirements in terms of deductibles, etc. Also, do not forget to give your child his or her own health insurance card and HSA card, if applicable.

If you (the parent) do not have health insurance for your college-bound child, many schools offer school-sponsored insurance for a fee (some for as little as \$1,200 per year) and, in fact, many colleges and some states mandate that students maintain health insurance coverage.

## Auto Insurance

If your child is bringing a car to college, you must make your insurance carrier aware of that. Depending on the circumstances, this may raise or lower your premium.

If your child is not bringing a car to college, the question becomes whether you leave him or her on your policy and what, if any, ways can you save money? Most car insurance companies will allow you to remove a child away at college – as long as the school is more than 100 miles away. Another option is to change the status of your child from a primary driver to an occasional driver. An occasional driver is typically defined as someone who drives less than 25% of the vehicle's annual mileage. This will obviously reduce your premium. You should also be taking advantage of the "good student" discount. If the child received good grades and is under the age of 25,



many car insurers reduce premiums. Finally, some auto insurance companies will offer select discounts (15%-30%) for a student who is away at school over 100 miles from home.

## Rental Insurance

While your child is at school it is also important to protect his or her personal property from theft, fire or other mishaps. In general, if your child is living on campus and going to school full time, your homeowner, renter or condo insurance policy (including liability protection) will cover his or her gear. If your child moves off

campus or takes fewer classes (part-time student), your policy will most likely not protect his or her assets and they will need to purchase renter insurance.

Once your child changes his or her permanent address on legal documents like a driver's license or tax returns, the child is no longer considered part of your household, and again will need to buy his or her own renters insurance. The same goes for students that share apartments – all residents may be required to have their own policy.

It is important that you check with your individual insurance provider(s), as each situation is unique and each provider has their own rules and guidelines. It is also important to review your policy regularly as student situations continually change. ■



# Importance of Life Insurance & Disability Income

## Guest Columnist – Brooke Williams McKernan

Just like Uninsured & Underinsured Motorist (UM/UIM) insurance, it is extremely important to carry other types of insurance to protect you and your family. Specifically, I'm referring to **life insurance** and **disability income**. While nothing can replace you, life insurance can help ensure your loved ones have the **financial security** necessary to live out their dreams.

### Life Insurance From Northwestern Mutual Can:

- Pay the mortgage or any other debt you may have.
- Maintain your family's standard of living.
- Keep your children in their current school and fund college.

### Why Disability Income?

What if the unexpected happened and you suddenly weren't able to earn a living because of illness or injury? Not only would you have the stress of meeting everyday living expenses, but you might also have to put other goals, like saving for retirement, on hold.

### Disability Income insurance from Northwestern Mutual is designed to:

- Replace a portion of your income to help you meet current expenses.
- Pay benefits for a predetermined number of years (until you either return to work or reach retirement age).
- Go with you; you own the policy and can keep it no matter where you work. ■



**Brooke Williams McKernan**  
 Northwestern Mutual  
 The McKernan Financial Group  
 brooke.mckernan@nm.com  
 www.brookemckernan.com  
 Phone: (561) 284-8116

## Common Causes of Auto Accidents Word Search



## Circle-Word List

- |              |              |               |
|--------------|--------------|---------------|
| Animals      | Fatigue      | Tailgating    |
| Construction | Inexperience | Texting       |
| Distractions | Potholes     | Tire Blowout  |
| Weather      | Road Rage    | Drunk Driving |
| Eating       | Speeding     | Wrong Way     |

## And The Answer is?

How many Floridians were 3-time offenders of impaired driving in 2014?

- 525
- 12,108
- 74,420
- 113,076



\*See page 5 for answer.

# Supporting Our Community

## Get Ready to Light the Night

The Leukemia & Lymphoma Society's Light the Night Walk is around the corner on **Friday, November 13 at 5:30 pm** at the **Meyer Amphitheater in West Palm Beach**. Please join us for a family fun evening and help raise funds to find a cure to blood cancers. To sign-up, to make a donation or for more information, please visit: [www.lightthenight.org/pb](http://www.lightthenight.org/pb). ■



## Successful School Supply Drive

For the fourth year, **Associate Attorney Scott Perry** and fellow members of the Palm Beach County Bar Association's Young Lawyer's Section "adopted" Washington Elementary School and purchased school supplies and "snack packs" for the entire student body. The school supplies were distributed on August 21, 2015. In addition, students who improved on test scores or were recognized by the school's principal, received donated athletic backpacks. ■

### Did You Know...

**LLS is funding nearly 300 research programs around the world?**



## Meet Office Manager & Senior Paralegal Tracy Vaspoli

Tracy joined the firm in 2005. She has more than 19 years of Plaintiff experience assisting clients in a wide range of paralegal, insurance and management expertise. She served 5 years in the claims department of State Farm, one of the nation's largest insurance companies, and is a licensed insurance professional for all types of casualty and property insurance in Florida. Tracy is responsible for the firm's Pre-Litigation efforts. In addition to her paralegal responsibilities, Tracy is also the firm's Office Manager. ■

## Murray & Guari – Hablamos Español

Nosotros, tanto como usted, llamamos el Sur de la Florida nuestro hogar. Practicamos la ley de lesiones personales 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. Si usted tiene un accidente de auto, un resbalón o caída, un producto defectuoso, negligencia médica o algún otro tipo de negligencia, llámenos al (561) 366-9099 o póngase en contacto con nosotros en el Internet en [www.murrayguari.com](http://www.murrayguari.com). Nosotros tenemos un abogado disponible para hablar con usted en cualquier momento. ■

## 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>



**MURRAY & GUARI TRIAL ATTORNEYS PL**  
1525 N. Flagler Drive, Suite 100  
West Palm Beach, FL 33401



PRESORT STD.  
U.S. POSTAGE  
**PAID**  
BOCA RATON, FL  
PERMIT NO. 1269

# Murray & Guari Trial Attorneys PL

## How Can We Help



At Murray & Guari Trial Attorneys PL, 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. ■



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

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

[www.murrayguari.com](http://www.murrayguari.com) ■ (561) 366-9099