

**MURRAY
& GUARI**
TRIAL ATTORNEYS PL

Helping Clients When They Need It Most.

Celebrating 10 Years 2005 - 2015

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Spring 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

Murray & Guari Trial Attorneys PL Celebrate 10 Year Anniversary

“Helping Clients When They Need it Most”

Scott and Jason have 42 years combined legal experience. Since founding their firm in 2005, Murray & Guari Trial Attorneys PL has limited its practice to personal injury and wrongful death matters, including car accidents, dangerous premises, faulty products, and pharmacy errors.

The firm has obtained more than \$70,000,000.00 in verdicts and settlements. ■

“We are proud of the work we’ve done to educate, empower, advocate and help clients seek justice against powerful insurance companies. We look forward to many more years of helping our clients.”

*~ Scott C. Murray
& Jason J. Guari*



Protect Your Family

Don't Reject Uninsured Motorist Auto Coverage!

Below is a typical, auto insurance declaration page. A "Dec" page is a summary of your personal auto policy and will include the insurer's name, policy holder's name, policy number, policy periods, listed vehicles, types of coverage and premiums for the listed vehicles.

Your auto insurance policy should never look like this:

Coverage	Limit	Premium
Bodily Injury Liability	\$10,000/\$20,000	\$142.00
Property Damage	\$25,000	\$105.00
Personal Injury Protection	Non-Ded/Insd&Rel	\$182.20
Uninsured Motorist	Insured Rejects	\$30.00
Emergency Medical	\$250 Ded	\$10.00
Total for Motorist	Full	\$472.00

■ **Bodily Injury (BI) Liability** – You should always buy as much Bodily Injury (BI) Liability Insurance as you can afford.

■ **Uninsured Motorist (UM/UIM) Coverage** – You should never reject Uninsured Motorist (UM/UIM) coverage. Buy as much UM coverage as you can afford and “stack” it if you can.

If you have questions regarding your insurance policy, or are unsure about your auto insurance coverages, contact us at 561-366-9099. ■

Uninsured Motorist Coverage - Stacked or Unstacked

UM Coverage – A Must Have!

Uninsured or Underinsured Motorist coverage (UM / UIM) is not mandatory but provides protection to you, resident relatives, and passengers in your vehicle if involved in an accident with someone who has no liability coverage or not enough insurance to cover your damages.

UM coverage comes in two forms - “Stacked” or “Unstacked.” Simply stated, “Stacked” multiplies your limits for this coverage by the number of cars you are insuring. For example, if you have 2 cars in your household and choose “Stacked” coverage, the UM benefit amount is multiplied by 2. Although this increases your premium, the UM benefits double, thereby providing you with added personal protection. Most importantly, Stacking allows you to expand UM/UIM insurance coverage for a loss if you are in a vehicle other than your own. “Unstacked” limits you to what is documented on the declarations page, regardless of the number of vehicles you own or have insured.

If you are getting a new policy or are about to renew your policy, remember to ask about “Stacked” UM coverage! If you have questions about uninsured motorist coverage, please call our office. ■



Escape a Car Sinking in Water

A Life Saving Tool Every Vehicle Must Have

Living in Florida near lakes and canals, it is important to have an emergency seatbelt cutter and window breaker in your vehicle in the event that your vehicle becomes submerged. Seconds can mean the difference between life and death. Every year, approximately 4,800 crashes in the Sunshine State end with a car in the water, causing at least 57 fatalities.

If you would like a seatbelt cutter / window breaker escape tool, stop by our office at 1525 N. Flagler Drive, Suite 100, West Palm Beach, FL 33401. ■



Cycling Safety Word Search



Circle-Word List

- | | | |
|----------|--------|-------------|
| Accident | Alert | Bell |
| Bicycle | Brakes | Hazards |
| Helmet | Laws | Maintenance |
| Ride | Rules | Reflectors |
| Roadway | Safety | Signals |

And The Answer is?

In 2013, how many Florida drivers left the scene of an accident?

- 500
- 1,449
- 14,490
- 15,560



*See page 5 for answer.

Supporting Our Community

Fighting Blood Cancers

Leukemia & Lymphoma Society's Palm Beach Chapter Board President Jason Guari and wife Nicole Guari recently attended the LLS 2015 Annual Palm Beach Gala at the Mar-a-Lago Club in Palm Beach. The event raised more than \$700,000 to help fight blood cancers. ■



American Justice System Teaching

Attorneys and Justice Teaching Volunteers Scott Murray and Jason Guari recently presented at Bak Middle School on the forms of Government, as part of the **Florida Supreme Court's Justice Teaching Program**. To learn more about the program visit: www.justiceteaching.org. ■

New Child Booster Seat Law in Effect

As of January 1, 2015, Florida law requires that all children under the age of 6-years-old be strapped into a child restraint seat or a booster seat for safety. AAA and the American Academy of Pediatrics recommend that kids continue to ride in car or booster seats until they are about 4 feet 9 inches tall and 8 to 12 years old.



If you have questions regarding child booster seats or child safety seats visit our website at www.murrayguari.com/Child_Seat_Safety. ■



Meet Litigation Paralegal June Cozza

June, a senior litigation paralegal, joined the law firm in September of 2008. She has worked with Mr. Murray since 1994. She has over 20 years of experience in personal injury litigation. She is an integral part of opening new cases in the firm, and placing new and existing cases into litigation. June assists the attorneys once a lawsuit has been filed, by assisting with discovery, depositions, court filings, mediation support and preparing cases for trial. ■

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 studio "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. Estamos encantados a responder a sus preguntas. ■

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 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. ■



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