

**MURRAY  
& GUARI**  
TRIAL ATTORNEYS PL

*Helping Clients When They Need It Most.*

# Motor Vehicle Crashes & Concussions –

# Detecting Symptoms & Prevention of Traumatic Brain Injuries (TBI)



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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

# Traumatic Brain Injuries (TBI)

## Recognizing Symptoms & Preventing Deaths & Disabilities

According to ByYourSide.org, more than 200,000 people are living with **traumatic brain injury (TBI)** related disabilities in Florida. Each year, TBIs result in 3,800 deaths, 18,600 hospitalizations and 74,000 emergency department visits in Florida!

A TBI is defined by the Brain Injury Association of America as an alteration in brain function, or other evidence of brain pathology, caused by an external force.

Many people do not realize that a concussion is considered a TBI. **A concussion may result from a direct blow to the head, a violent shaking of the head, or a force that disrupts the function of the brain.** Common causes include sports related injuries (football, soccer and volleyball), recreational accidents (playgrounds and pools), motor vehicle accidents, bicycle accidents, and slip or trip and falls.

### Current Treatments

It has not yet been proven if the damage from TBIs — including concussions — can be reversed. We know that rest is best for mild concussions. New treatments include the use Hyperbaric Oxygen Therapy (HBOT) which is expensive and not covered by most insurances. Another new technology tests one's blood with a finger prick called "The Concussion Test." According to the new technology literature, concussions can be diagnosed within one hour by identifying specific proteins in the blood.

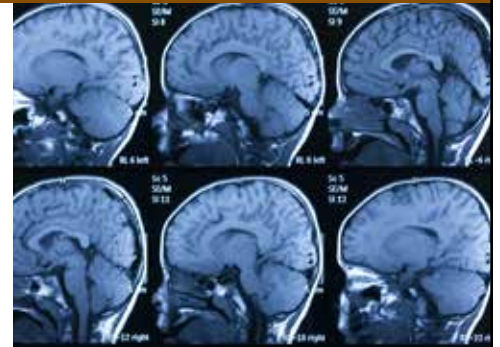
### Preventing TBIs/Concussions

**In the sports arena, experts agree that the best ways to prevent concussions are:**

- Play by the rules.
- Wear the appropriate equipment for your sport and wear it properly.
- Examine the playing field for uneven areas or holes.
- Practice good sportsmanship.

**In terms of recreational accidents, car accidents and slip or trip and falls, please consider the following tips to prevent or reduce your risk of a brain injury:**

- Buckle your seat belt.
- Place children 12 years old and younger in the backseat (to avoid airbag deployment to the head).
- Wear a helmet while operating a motorcycle or bicycle.
- Examine playgrounds for soft landing surfaces.
- Educate yourself and others about concussions and recognizing the symptoms.



### Early Signs & Symptoms of a Concussion

- headache
- confusion/amnesia
- dizziness
- ringing in the ear
- nausea/vomiting
- slurred speech
- delayed response to questions

If you suspect a concussion, always seek medical attention immediately. Do not wait!

TBIs can cause a wide range of functional changes—short or long-term—affecting thinking, language, learning, emotions, behavior and/or sensation.

Consequences of a TBI include:

- memory loss
- difficulty with judgment and recognition of limitations
- anxiety and/or depression
- loss of social networking
- feelings of isolation
- slowness or difficulty with speech
- decreased physical coordination
- decreased anger management
- decreased safety awareness
- difficulty initiating, planning, and completing tasks

# Proteja Su Familia

## ¡No Rechace Cobertura de Motorista sin Seguro!

La siguiente es una página típica de declaración de seguro de auto. La página de declaración es un resumen de su póliza de auto personal el cual incluye el nombre del asegurado, el nombre del dueño de la póliza, el número de la póliza, el periodo de la póliza, los vehículos asegurados, el tipo de cobertura y la prima de los vehículos asegurados.

Su póliza de carro nunca se debe de ver así:

Coverage	Amount	Rate
Bodily Injury Liability	\$10,000/\$20,000	\$142.00
Property Damage	\$25,000	\$105.00
Personal Injury Protection	Non-Ded/Insd&Rel	\$182.20
Comprehensive		\$30.00
Emergency Towing		\$10.00
Total Bio Med		\$472.00
Discounts		
The total value of your policy		\$223.00
State Ins (all vehicles)		\$10.00
Anti-Lock Brakes (all vehicles)		\$20.00
Anti Theft Device (all vehicles)		\$5.00
3 Year Good Driving (all vehicles)		\$24.30

■ **Responsabilidad por lesiones corporales (Bodily Injury (BI) Liability** – siempre debería alcanzar el máximo de la cobertura de Responsabilidad por lesiones corporales disponible que le pueda servir a usted.

■ **El seguro de motorista sin seguro (Uninsured Motorist (UM/UIM) Coverage)** – Nunca debería rechazar la cobertura de seguro de motorista sin seguro. Siempre trate de alcanzar el máximo de la cobertura “stack” disponible a usted.

Si usted tiene alguna pregunta sobre su póliza, o no está seguro sobre su cobertura de vehículo, póngase en contacto con nosotros al (561) 366-9099. ■

## Cobertura de Motorista sin Seguro – “Stacked or Unstacked”

### ¡Cobertura UM – Una Necesidad!

El seguro de motorista sin seguro o el seguro de automovilista con seguro insuficiente no es obligatorio pero provee protección para usted, un pariente que viva en su hogar, o pasajeros en su vehículo si se ve involucrado en un accidente de carro con alguien que no tiene seguro de responsabilidad o la cobertura de responsabilidad suficiente para cubrir sus daños.

Esta cobertura tiene dos componentes – “Stacked or Unstacked.”

La principal ventaja de *Stacked* es que aumenta los límites de cobertura por el número de vehículos que tiene asegurado. Por lo tanto, si usted tiene dos vehículos en la póliza y elige *Stacked*, los beneficios de su cobertura son multiplicados por dos. Aunque este tipo de cobertura incrementa la prima, los beneficios de cobertura de motorista sin seguro son el doble, de este modo se le proveerá más protección personal. Otra de las ventajas de los seguros de *Stacking* es que le provee cobertura aun si usted sufre daños en otro vehículo que no sea el suyo. Mientras que *Unstacked* limita su cobertura por lo que está documentado en la página de declaración de la póliza, independientemente del número de vehículos que usted tenga asegurados.

Si usted está pensando en obtener o renovar su póliza, recuerde de preguntar sobre cobertura *Stacked* UM! Si tiene alguna pregunta sobre su cobertura de motorista sin seguro, póngase en contacto con nuestra oficina. ■





# Faulty Airbags

## 5 Million More Vehicles Recalled with Faulty Airbags

A Ford pickup driver was killed in December 2015, in South Carolina because of a defective Takata airbag inflator that exploded, firing off shrapnel-like shards. The National Highway Traffic Safety Administration (NHTSA) has confirmed this to be the tenth (10th) death linked to Takata airbags – the ninth in the United States and the tenth death globally.



NHTSA's additional recall of 5 million vehicles with faulty driver's side airbags has now extended to vehicles made by Mazda, Ford, Audi, as well as Volkswagen and Mercedes-Benz — which had not previously been affected. The recent recalls include around 1 million vehicles with SDI driver's side inflators, and 4 million with PSDI-5 driver's side inflators.

The recall of the PSDI-5 driver's side inflators was precipitated by Takata's reporting of results of testing involving the ruptures of three driver's-side inflators in Toyota RAV4 vehicles — all in Florida and all recovered as part of the existing recalls for passenger-side inflators.

Although the root cause of the defect is still unknown, regulators have focused on the airbags propellant, which contains ammonium nitrate, a compound that breaks down over time or when it is exposed to moisture. When that happens, the ammonium nitrate can combust violently, causing the propellant's metal casing, called an inflator, to over-pressurize and rupture.

But for now, millions of vehicles remain unfixed, yet are still on the road. Vehicles in regions with high humidity are seen as a higher risk which means those who live in Florida, amongst other places, should check if their vehicles are on the recall list at <http://www.nhtsa.gov/Vehicle+Safety/Recalls+&+Defects> ■

### Prescription Medication Label Word Search



### Circle-Word List

Directions	Label	Quantity
Doctor	Medication	Refills
Drug Name	Patient	Side Effects
Expiration Date	Pharmacist	Uses
Ingredients	Prescriptions	Warnings

### And The Answer is?

In 2008, how many people became ill or injured from medication side effects or were given the wrong type or dosage of Prescription Medication?

- 750,000
- 1.2 Million
- 1.4 Million
- 1.9 Million



\*See page 5 for answer.

# Supporting Our Community

## Polo for a Purpose

Attorney Jason Guari was the emcee for the Leukemia & Lymphoma Society's *Polo for a Purpose* event on Monday, January 18, 2016, held at the International Polo Club in Wellington. More than \$300,000 was raised to help find cures and ensure access to treatments for blood cancer patients in just one day. ■



## Successful School Supply Drive

Attorney Kelsey Burke volunteered for Jake The Bike Man's annual Christmas bike giveaway. The non-profit fixes up hundreds of donated bicycles each year and gives them away to needy families in Palm Beach County. To learn more about the charity visit: [www.jakethebikeman.org](http://www.jakethebikeman.org). ■

## 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. ■



## Meet Attorney Kelsey C. Burke

Kelsey has joined our firm as an Associate. She earned her Bachelor of Arts degree from Florida Atlantic University as a Bright Futures Scholarship Recipient and earned her law degree from Florida Agricultural and Mechanical College of Law in Orlando. Her life and career have been shaped by her immigrant roots. She was born in Honduras and was raised in Palm Beach County from the age of 10. She is fluent in Spanish. After much effort, she was granted temporary protected status which enabled her to continue her education.

Senator Dick Durbin of Illinois told Kelsey Burke's DREAM Act story on the floor of the United States Senate in 2012. Kelsey is a DREAMer. In May 2014, the very morning Kelsey was taking her law school final exams, Florida lawmakers had voted to remove the obstacle related to her immigration status allowing her to become a Florida lawyer. Kelsey's practice will now focus on personal injury and wrongful death matters. She will seek justice on behalf of victims of auto accidents, dangerous premises, and defective products. ■

## 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. ■



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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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