

**MURRAY
& GUARI**
TRIAL ATTORNEYS PL

Helping Clients in their time of need.

The Importance of Uninsured Motorist Insurance

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Hablamos Español

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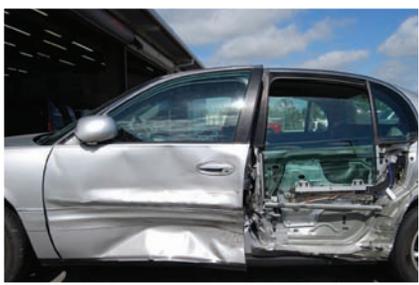
Auto Accidents | Premises Liability | Product Liability | Personal Injury & Wrongful Death

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Importance of UM Insurance

Why You Should Have Uninsured (UM) / Underinsured Motorist (UIM) Coverage

Our client Millie, a Canadian citizen who was visiting her mother who lives in West Palm Beach, was a passenger in her mother's vehicle when an uninsured driver violated their right-of-way and hit into the driver's side of their vehicle.



As a result of the significant collision, Millie suffered from multiple injuries to her cervical spine (neck) and her lumbar spine (low back) and underwent therapeutic and diagnostic facet injections bilaterally. Once her treating pain management physician confirmed the source of her pain, he performed more facet injections (anesthetics or steroid injections into the joint to reduce inflammation and

swelling) and ultimately performed a rhizotomy (sever nerve roots in the spinal cord) to numb the effects of the main nerve's pain signal. These procedures brought much needed relief to Millie's constant pain and discomfort.

As a passenger of the "host vehicle," Millie was entitled to her mother's automobile insurance benefits such as Uninsured Motorist (UM) Coverage because the "at fault driver" had no Bodily Injury (BI) insurance.



therapy; ultimately, Millie's mother's auto insurer paid the \$100,000 in Uninsured Motorist Coverage to cover the cost of Millie's extensive medical treatment and to compensate her for her non-economic damages such as pain and suffering.

Get Uninsured Motorist Coverage!

Since Millie's mother purchased Uninsured Motorist (UM) Coverage on her auto policy, Millie made a claim for damages against her mother's auto insurance carrier for the at fault driver's negligence.

Murray & Guari Trial Attorneys proved to the UM auto insurance carrier that this crash caused Millie's injuries and the need for significant injection

In this economic climate, our firm finds that more and more drivers are uninsured or underinsured and do not carry Bodily Injury (BI) insurance. That is why purchasing and carrying Uninsured Motorist (UM) / Underinsured Motorist (UIM) Coverage is very important for you and your family's financial well-being. ■

Be Aware of Uninsured Motorists

Protect yourself from Uninsured / Underinsured Motorists

If you are a victim of an uninsured driver's negligence, Uninsured Motorist (UM) / Underinsured Motorist (UIM) Coverage is an optional addition to your liability coverage and the basic Personal Injury Protection (PIP) legally required on all Florida policies. Many people are unaware that their PIP coverage only pays lost wages and a percentage of medical bills up to \$10,000, which is a relatively small sum considering today's soaring medical cost for treatments of even minor injuries.

Without insurance, an injured motorist could be liable for all expenses associated with their medical care and property damage. In addition, another injured motorist can file a civil lawsuit to recover money for injuries and damages against an uninsured motorist.

To protect yourself, you should purchase UM/UIM. This will cover you and your family for medical expenses, loss of income, plus damages for disfigurement, disability, mental pain and suffering, or even death. ■

Auto Accident Case

Firm Secures BI & UIM Limits in Auto Accident Case - Broward County

Just recently, our client was traveling southbound on Rock Island Road at its intersection with Southgate Boulevard in North Lauderdale in his 2008 Hyundai, Tucson SUV. As he was going through the intersection at the posted speed limit, another driver, a GEICO insured driving a 2010 Toyota, negligently made an improper turn going northwest and made a left turn in front of our client's vehicle and violated his right-of-way. The only thing our client could do to avoid the crash was to slam on his



brakes, but it was too late. The crash caused extreme property damage to our client's vehicle, which was declared a total loss.

As a result of this heavy collision, our client suffered a shattered right ankle with a distal tibia and fibular shaft compromise requiring immediate surgical repair at Broward General. His right foot was firmly placed on the brake at the time of impact; all the energy of crash transferred from the car to the brake pedal into his foot and leg. Unfortunately, our client had to undergo a subsequent foot surgery by a specialist in Palm Beach

County to further repair the extensive damage to his right leg and ankle.

The "tortfeasor" in this accident (person that was negligent) only carried \$10,000 of Bodily Injury (BI) automobile insurance coverage. Fortunately our client carried Uninsured (UM) / Underinsured Motorist (UIM) Coverage with his own auto insurance carrier Progressive, who in turn paid his UIM limits of \$100,000.

With UIM coverage, our client's own insurance carrier, Progressive, "stood in the shoes" of the GEICO insured / the "tortfeasor" and

provided additional auto insurance for past and future medical bills, lost wages and intangible damages such as pain and suffering, mental anguish, and inconvenience.

This case highlights the importance of having the right insurance coverage. We strongly encourage all consumers to protect themselves and their family and to purchase as much UM/UIM automobile insurance coverage as you can! ■

Did You Know?

- One in four drivers does not have insurance.
- 24% of Florida drivers do not carry auto insurance.
- 20-25% of Florida drivers only have the basic coverage.
- In Florida, in 2009, there were 235,778 crashes (197,214 injuries and 2,563 fatalities).

Supporting Our Community

At Murray & Guari, we take pride in giving a legal voice to our community. Just as important and inspiring is our commitment to “Giving Back” and being a good citizen in the Florida communities in which we live. We actively participate in local, state and national Bar Associations, civic and business organizations and cultural, educational and charitable activities. ■



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 and a local business, we believe it is our responsibility to reach out to the communities in which we live and help educate and increasing awareness on 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. ■

Murray & Guari – Hablamos Español.

Nosotros, tanto como usted, llamamos el Sur de Florida nuestro hogar. Practicamos la ley de herida 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 ‘bufete de firma grande de abogados’ en manos de, ‘el pequeño bufete de abogados’. Si usted tiene un caso de herida personal, llámenos al (561) 366-9099 o póngase en contacto con nosotros en el Internet en www.murrayguari.com. Estamos encantados de responder a sus preguntas. ■

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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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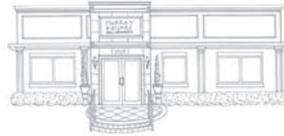


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Unsafe Playgrounds

Closed Head Injury

According to the Consumer Product Commission, in recent years, it is estimated that there were more than 200,000 injuries annually on public playgrounds across the country that required emergency room treatment. Many of these injuries are due to poorly designed and defective playgrounds and equipment.

We currently represent a young boy who suffered a serious closed head injury (a hard blow to the head from striking an object, but the object did not break the skull) when his head struck a concrete curb that ran down the middle of the playground.

Instead of designing an appropriate playground space, the defendant constructed the playground over a pre-existing parking lot including a dangerous concrete curb. The placement of this unreasonably dangerous tripping hazard in the middle of the playground violates several building codes and playground safety guidelines.

As a result of striking his head, the young boy suffered a subdural hematoma (a collection of blood on the surface of the brain and depending on severity can be life threatening) for which



he spent several days in the ICU at the Delray Trauma Center. Neuropsych testing (testing that examines a child's mental abilities - cognitive functioning, considering abilities such as intelligence, language, visual-motor skills, memory, attention and organizational skills) suggests a decline in functioning in his verbal abilities, and he continues to exhibit symptoms of a closed head injury, including an inability to stay focused.

Our client continues to seek treatment and his long-term prognosis is unknown. This case is still pending. ■