

**MURRAY
& GUARI**
TRIAL ATTORNEYS P.L.

Helping Clients in their time of need.

Driverless Cars Technology is a game changer

CONTENTS

	Page
Driverless Cars	2
Settled Case	3
Get Uninsured Motorist Coverage	3
Vehicle Submersions	4
Asleep at the Wheel	4
Supporting Our Community	5
Meet Paralegal Pam Henney	5
Take Justice Back	5
About Our Firm	6

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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

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Driverless Cars

Technology is a game changer

While we are not in flying cars like *The Jetsons*, the auto industry has made huge leaps with the latest technological breakthroughs. Will driverless cars be a reality?

If you ask Google, the answer would be yes. Google has a fleet of self-driving cars that have so far clocked more than 300,000 miles without an accident; whereas if there's a human at the wheel, the average is 165,000 miles. Other major companies trying to develop and test self-navigating vehicles include Eureka, VIAC, Volkswagen, General Motors and Audi.



While driverless cars maybe some time off, many believe it is just a matter of time. In the interim, technology introductions such as a GPS, satellites, radars, sensors, maps, lasers (lidar sensors, rangefinders), video cameras and position estimators are revolutionizing and making it possible for vehicles that could drive by themselves without human assistance.

Imagine not having to worry about distracted drivers, drunk drivers, drowsy drivers or even drivers with road rage. Or imagine being able to do work on your commute to and from work.

The real question still to be realized is what is the future going to be like with roads being driver free? Will roads be safer? Will a driver's insurance rates be reduced? Who owns the data and what are the privacy concerns? What happens if the vehicle's computer system gets a virus? How much will it cost us to own these vehicles?

The bigger question may still be - is society ready for this? Are drivers ready and willing to give up control? What if you still prefer to drive the old-fashioned way? Will you still be allowed that choice?

It will be interesting to see if this technology helps save lives and time. Only time will tell. ■

Pros

of Self-Driving Cars

- Predictability
- Law-Abiding
- Reduced Driver Accidents
- No Driver Fatigue or Distractions
- No Drinking & Driving
- Gift of Time (Work, Read, etc.)
- Reduced Travel Time
- Improved Gas Mileage
- Independence for Disabled
- Reduced Traffic Jams

Cons

of Self-Driving Cars

- No Joy of Driving
- No Substitute for Experience
- No Driver Intuition
- Possibility of Fault
- Privacy Concerns
- Who Controls/Owns Data
- Risk of System Failure & Viruses
- Impact on Insurance Rates
- Initial High Costs
- Overhaul of Driving Laws
- Job Loss

Settled Case: Lesson Learned the Hard Way

Our firm recently resolved a claim for an 82-year-old man, who was seriously injured in a **motor vehicle** and **pedestrian** collision. Our client, the pedestrian, was walking his dog in his development when he was hit by an **inattentive driver**. This horrible crash was **captured on the homeowners association's clubhouse video**. Unfortunately, our client's best friend Jack, an 11-year-old Maltese dog, was also hit by the **distracted driver's** vehicle and died.

Our client *suffered internal injuries*, broken bones, and bad road rash, and was treated by EMS. He was taken to both JFK Medical Center and Delray Medical Center and is now recovering at home getting physical therapy and painful wound care.

His medical bills exceed \$100,000. The inattentive driver's **Bodily Injury (BI)** auto limits were not enough to cover the full value of his claim worth over \$500,000. Although the negligent driver's **BI** limits were paid to Murray & Guari Trial Attorneys for our client, his next recourse would have been to pursue an **Uninsured Motorist (UM) / Underinsured Motorist (UIM)** claim against his **own** auto insurance company.

Unfortunately, for our client on his recent Policy Renewal, before the accident, he and his wife Rejected UM/UIM coverage. Therefore, P.G. was left with no UM/UIM insurance coverage to pay for his past and future medical expenses, loss of capacity to enjoy life, inconvenience, mental anguish, and pain and suffering. ■



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 one out of every 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) 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 damages. **Your insurance company "stands in the shoes" of the Uninsured Motorist.**

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 is 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, call us at 561-366-9099 or email us at info@murrayguari.com. ■

Vehicle Submersions

Lessons in Vehicle Escape – POGO



The National Highway Traffic Safety Administration reports that on average more than 300 vehicle occupants die in submersion type crashes each year, Florida leads the nation in such deaths. Every year, approximately 4,800 crashes in the Sunshine State end with a car in the water, causing at least 57 fatalities.

Seconds can mean the difference between life and death.

So what is one to do if they are submerged? In Florida, it is especially important to prepare for and have a plan if your vehicle

ends up in canal or other water source. You will need a tool that will allow you to escape your vehicle as you will most likely not be able to use the door or open the windows. Look for a dual-purpose tool that not only breaks glass, but cuts seat belt webbing too. ■

To avoid panic, the escape procedure must be simple, quick, and easy to remember – POGO

POGO

Pop/release Seatbelt(s); release children from restraints and bring them close to an adult who can assist in their escape.

Open or break windows.

Get Out—children should be pushed out of the window first and followed immediately (climb atop the car and then call for help or get to shore). ■

Asleep at the Wheel

Detection and Prevention

A 2012 Centers for Disease Control and Prevention study revealed that 4 percent of U.S. adults said they nodded off or fell asleep at least once while driving in the previous month. Some earlier studies reached a similar conclusion, but the CDC telephone survey of 147,000 adults was far larger. It was conducted in 19 states and the District of Columbia in 2009 and 2010.

CDC researchers found that drowsy driving was more common in men, people ages 25 to 34, and those who averaged less than six hours of sleep each night.

The warning signs of drowsiness can include, feeling very tired, eyes closing for longer than a blink, head bobbing forward, staring fixedly ahead without reacting to the environment, a wandering mind or daydreaming and drifting onto rumble strips on the side of the road. ■

To Prevent Drowsy Driving:

- Stop driving if you feel sleepy or pull over and take a nap
- On long rides take a break every two hours or every 100-120 miles
- Get 7 to 9 hours of sleep each night
- Treat any sleep disorders
- Do not drink alcohol or take medication before getting behind the wheel
- Drive at times when you are normally awake
- Plan to drive long trips with a companion



1 in 14 U.S. adults admitted to nodding off while driving.

Supporting Our Community

Supporting Our Veterans

Veterans Day Parade along Clematis Street in downtown West Palm Beach. Friends and family joined attorney Scott Murray and staff in supporting our troops. The parade was coordinated by the The Palm Beach County Veterans Committee and the The Friends of Veterans, Inc. (FOV). ■



Lighting the Night

Attorney Jason Guari and Attorney Brian Vassallo participated in the Leukemia & Lymphoma Society of Palm Beach County's Inaugural Light The Night 5k Run in West Palm Beach. **Both attorneys ran in honor of their wives who are Leukemia Survivors!** The Money raised funds for patient support services, advocacy for lifesaving treatments and the most promising cancer research anywhere. ■

Meet Paralegal Pam Henney

Pam joined the firm in the Spring of 2008. She has almost 20 years experience in litigation and in the preparation of legal documents such as summonses, complaints, motions and more. Pam works with both attorneys Scott Murray and Jason Guari in researching information and preparing cases for trial. ■



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. ■

The Four Main Goals of Take Justice Back:

- Educate people on how and where their rights are being threatened and the corporate front groups behind these efforts;
- Motivate Americans by sharing real stories of people denied justice;
- Engage consumers through blogs, Twitter & Facebook;
- Empower activism by creating a portal where people can share their stories, send letters to Congress, sign petitions and submit their own blogs.



To learn more visit: www.TakeJusticeBack.com ■

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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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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