



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

HURRICANE IRMA – After the Storm

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Hablamos Español

Property Damage to your Home or Business

Did Your Home, Business, or Association Property Sustain Hurricane Damage?

In the aftermath of Hurricane Irma, we along with Co-Counsel, are handling Residential and Commercial Property Insurance Claims.

Hurricane Irma is the most devastating storm to hit Florida since Hurricane Andrew in 1992.

If your home, apartment building, condominium, townhouse, office building, shopping center, warehouse or other real property has sustained damage due to Hurricane Irma or any potentially covered event, and your insurance company will not pay for the necessary repairs – in accordance with the insurance policy – or has denied your claim, Murray Guari Trial Attorneys can help.

It is important to act quickly in order to protect your property and to preserve your ability to pursue a property insurance claim for the repair of the damage

Please call our office at **(561) 366.9099** or visit our website at **www.murrayguari.com** to schedule a free consultation. We are happy to explain your legal rights. ■

Insurance Claim Tips:

- Contact your property insurance company as soon as possible.
- Always get everything in writing.
- Take photographs.
- Choose your repair company carefully.
- Always request a copy of the repair estimate prepared by the insurance company.
- Make sure vendor contracts are approved by the insurance company.
- Know what your policy covers.
- Do not agree to give a recorded statement to your insurance company without your lawyer.



Individual Disaster Assistance

FEMA Approves \$124,387,092.30 to 48 Designated Counties for Individual Assistance

The designated counties include **Monroe, Miami-Dade, Broward, Palm Beach, Martin, Indian River, Brevard, and Okeechobee counties**. The Individual Assistance designation will enable constituents to apply for financial assistance to help cover the costs of temporary housing and lodging, disaster-caused home repairs and construction, as well as a number of other immediate needs caused by Hurricane Irma.



FEMA

The following can be provided through the Individuals and Households Program:

Housing Needs

Temporary Housing (a place to live for a limited period of time): Financial assistance may be available to homeowners or renters to rent a temporary place to live. If no rental properties are available, a government housing unit may be provided, but only as a last resort.

Lodging Expenses Reimbursement: Reimbursement of hotel expenses for homeowners or renters may be available for short periods of time due to inaccessibility or utility outage, if not covered by insurance or any other program.

Repair: Financial assistance may be available to homeowners to repair disaster-caused damage to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, or fit to occupy.

Replacement: Financial assistance may be available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.

Permanent or Semi-Permanent Housing Construction: Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or other locations specified by FEMA, where no other type of housing assistance is possible. ■

Assistance is available for necessary expenses and serious needs caused by the disaster including:

- Disaster-caused child care expenses.
- Disaster-caused medical and dental expenses.
- Disaster-caused funeral and burial expenses.
- Disaster-caused damages to essential household items (room furnishings, appliances); clothing; tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).
- Fuel for the primary heat source (heating oil, gas).
- Clean-up items (wet/dry vacuum, dehumidifier).
- Disaster-caused damage to an essential vehicle.
- Moving and storage expenses caused by the disaster (moving and storage of personal property while repairs are being made to the primary residence, and returning property to the primary address).
- Other necessary expenses or serious needs as determined by FEMA.
- Other expenses that are authorized by law.

For additional information visit:

<https://www.fema.gov/individual-disaster-assistance>.

Florida Flood Zones

Are You Prepared for a Flood?



Are you living in a flood zone? Are you prepared if a flood occurs? Do you have or need flood insurance?

Flooding is a temporary overflowing of water onto land that is normally dry. Flooding may happen with only a few inches of water, or it may cover a house to the rooftop.

Flooding is one of Florida's most frequent hazards. It can occur anytime of the year. It can occur without warning or over a period of days. There are many things that can cause flooding including storm surge, river flooding, heavy rainfall, low lying or poorly drained areas, high tides and rising sea levels.

Starting in October, thousands of South Florida property owners could be at risk, and not just those located in coastal areas, but those in our western regions. The Federal Emergency Management Agency (**FEMA**) has finalized the new **flood hazard zone maps**, and property owners and residents can go to their county's website to learn whether their flood hazard classifications have changed or they can search by address on FEMA's Website at <https://msc.fema.gov/portal>.

Many homeowners in the newly designated high-risk flood areas who have federally backed mortgages will be required to buy flood insurance. If you have questions on whether you are in a flood zone or considered high risk, you should contact your county or city's building or zoning department. ■

Basic Flood Safety Tips

- Turn Around, Don't Drown!®
- Avoid walking or driving through flood waters.
- Do not drive over bridges that are over fast-moving floodwaters. Floodwaters can scour foundation material from around the footings and make the bridge unstable.
- Just 6 inches of moving water can knock you down, and one foot of moving water can sweep your vehicle away.
- If there is a chance of flash flooding, move immediately to higher ground.
- If floodwaters rise around your car but the water is not moving, abandon the car and move to higher ground. Do not leave the car and enter moving water.
- Avoid camping or parking along streams, rivers, and creeks during heavy rainfall. These areas can flood quickly and with little warning

Source: www.ready.gov/floods

FEMA Flood Resources:

Are You Ready: https://www.fema.gov/pdf/areyouready/areyouready_full.pdf
(Page 50)

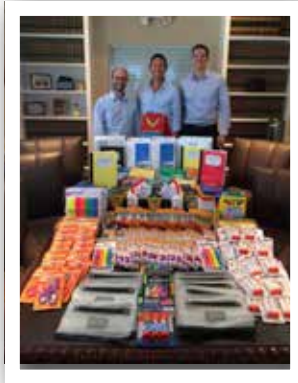
National Flood Insurance Program:

<https://www.fema.gov/national-flood-insurance-program>

Supporting Our Community

Back to School Drive

Attorneys Scott Perry, Scott Murray, Keith Hedrick, and the firm participated in Vinny Cuomo Networking Group's school supply drive to support the annual Community Back-to-School Bash. ■

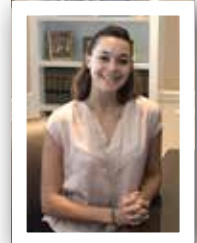


Our Summer Interns

A special thank you to our 2017 summer interns.



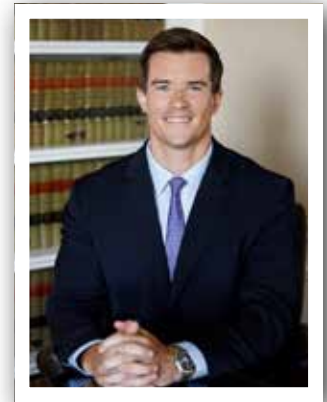
Leah Wilson-Griffith



Lillian Rozsa

Meet Attorney Keith Hedrick

Law Partners Scott Murray and Jason Guari are pleased to announce that Keith Hedrick has joined the firm as an Associate Attorney. Keith earned his law degree from University of Miami School of Law. During law school, Keith worked with the Miami Law Innocence Clinic and as a clerk and clinical intern at a personal injury law firm in Miami. Prior to joining Murray Guari, he worked as an associate with a highly respected insurance defense firm before switching to Plaintiff's work; his insurance defense experience has provided Keith with unique knowledge and perspective when now handling personal injury cases. Keith's practice will now focus on personal injury, wrongful death, motor vehicle crashes, and premises liability matters. ■



Thank You For Your Confidence And Trust In Us

We at Murray Guari are thankful and humbled by the **positive feedback from our clients**. We remain strong on our focus – helping our clients when they need it most. **Here we share a recent comment provided by a client:**

“Jason did a fabulous job handling my accident when I was riding my bike and was hit by a car. I was referred to him by a past client and he came to my home with an assistant, since I couldn't go to his office right away.

Everything was explained to me in an honest, fair way and I received a very fair settlement. There were no unrealistic promises made for how much I would get back and actually zero b.s. which was important to me. My case was settled in under six months.

For all of the jokes about “ambulance chasers”, Jason was anything but. I would wholeheartedly recommend this firm to anyone who finds themselves in an accident situation where you need help.”

– N: September 2017

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. Nosotros tenemos un abogado disponible para hablar con usted en cualquier momento. ■

Recognitions

Our attorneys have been recognized on the local and national levels for their achievements in law, as well as their community leadership and other activities.



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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 for you.** 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. ■



Keith Hedrick, Scott C. Murray, Jason J. Guari, and Scott B. Perry

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