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Staying Safe on Cruise Ships

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Dangers at Sea

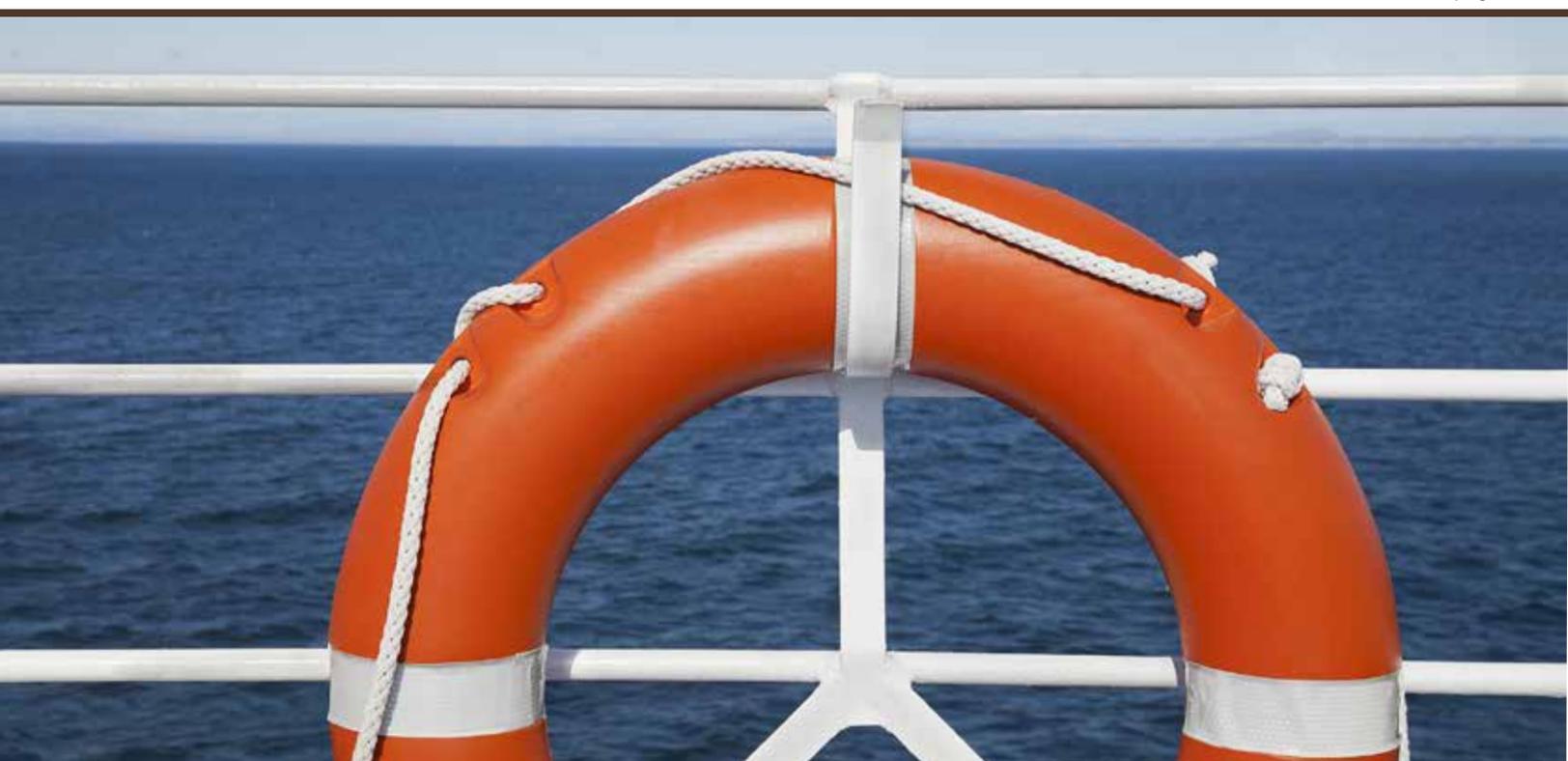
How to Stay Safe While on a Cruise

Cruising is big business: offering classic cruises, luxury cruises, adventure cruises, senior cruises, specialty events cruises, family cruises, river cruises, and more. Globally, an estimated 24 million passengers take to the seas each year. South Florida's seaports alone had more than 9 million visitors last year. PortMiami, dubbed the largest, busiest cruise port, welcomed a record 5.34 million cruise passengers from Oct. 1, 2016, through Sept. 30, 2017.

Did you know that some ships can carry more than 9,000 passengers? It is a floating city. Unfortunately, thousands of passengers are injured on cruise ships each year. So, how do you ensure your safety and security while on a cruise? Here are some vacation safety tips to consider before booking your next cruise:

- **Know the Laws and Research Your Ship** – In 2010, the U.S. government passed a law called the *Cruise Vessel Security and Safety Act* to ensure the safety of passengers while on cruise ships. The law also requires cruise lines to publicly report all deaths, missing persons, thefts, sexual harassments, and assaults. The law also requires cruise lines to provide passengers with guides that include a written summary which describes your rights and where to go and who to talk with if a crime is committed. The law has also improved safety features, such as minimum ship rail heights and retrofitted cabins with safety features like security latches. Familiarize yourself with the important areas of the ship, including medical stations and safety devices.
- **Be Medically Prepared** – Check with the cruise line to ensure it has high standards for its on-board medical personnel and facilities. Ask if the ship has a properly licensed doctor. Have an ample supply of your prescription medications with you and bring a copy of your medical history. Also, check to see if your medical insurance is current and what it will and will not cover while aboard or abroad. While on a cruise ship, germs (food poisoning and norovirus) can spread quickly in confined areas, so limit what you touch, always wash your hands, and carry antibacterial wipes and an alcohol-based, hand sanitizer.
- **Participate in Muster Drills** – Safety drills are important and required by all cruise ships. They educate passengers on what to do in the event of an emergency or evacuation.

Continued on bottom of next page



Smart Roads

Technology Turning Roads into Test Labs

Colorado is the first state in the country to start testing smart pavements. The half-mile of roadway, made of precast concrete panels, will contain sensors, processors, antennae, the latest fiber optics, and wireless technology. These smart slabs are designed to connect to motorists' cell phones to provide real-time alerts. The goal is to use technology to save lives and provide better response times in emergencies.

The new technology can detect vehicles abruptly leaving the roadway and summon help immediately (accident detection). These intelligent roadways could warn drivers of hazardous conditions and sharp curves ahead. Real-time information can be sent to the driver about traffic, road conditions, and accidents.

The technology can also help engineers make informed decisions about future maintenance and replacement schedules and help control and coordinate traffic flow to reduce traffic slowdowns. The technology may also provide a new way to fund roadway upgrades and shifts ongoing maintenance from the public to commercial enterprises.

While smart cars are new and come with a hefty price tag,



there are also some other concerns – Who has access to the data? How much information will our smart roads be collecting about us? Will drivers be subjected to third party targeted interactive billboards and advertising? We will have to wait to see the results of the pilot programs. Stay tuned! ■

Continued from last page

Locate your life jacket, try it on, and make sure it fits and is not defective. It is important that passengers pay close attention to the information as it is important for passengers' safety.

- **Monitor Alcohol Intake** – Cruise lines make most of their money on alcohol sales; therefore, alcohol is available virtually everywhere. Do not drink too much and never take a drink from a stranger. Watching your alcohol intake can help prevent injuries as well as possibility of other incidents, including falling overboard.
- **Keep an Eye on Your Kids** – Monitor your children at all times; this includes teens, and do not let them wander off on their own. Two-way radios are a great way to stay in touch, and designate times and locations for check-in during the day. Kids' clubs and daycare services are a great option for overworked parents looking for some relaxation. Make sure you meet all the crew who will interact with your children and ask questions about their training and background checks.

- **Be Aware of Off-Ship Excursion Dangers** – While out and about exploring, take the usual precautions. Do not travel alone, do not wander off, do not leave things unattended, do not flash signs of wealth, and be aware of your surroundings. Research the port or region you are going to before you go.
- **Shortened Time Restraints and Location Limitations to File a Personal Injury Claim** – Typically, the ticket or contract covers the timeframe within which passengers must place the cruise ship on notice of a personal injury claim and the location in which the lawsuit must be filed. Often times, the notice requirement is as short as one month. That is why it is more important than ever to seek immediate medical and legal help after a cruise injury.

When on a cruise, do not just assume you are safe and secure. You must be aware of your surroundings and you must be vigilant to avoid slipping or falling overboard, getting injured on an excursion, drowning or being assaulted. Common sense can be a life saver! ■

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, even 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 / UIM coverage! If you have questions about uninsured motorist coverage, please call our office. ■

Slips, Trips & Falls Word Search

L	A	C	K	O	F	H	A	N	D	R	A	I	L	S
W	R	O	N	G	F	O	O	T	W	A	R	E	D	E
P	O	O	R	L	I	G	H	T	I	N	G	R	R	C
L	R	O	O	L	F	T	E	W	O	S	O	E	F	A
O	O	S	P	I	L	L	S	P	B	C	H	E	R	F
T	V	O	B	W	T	J	E	Y	L	T	S	Z	R	R
N	K	X	S	V	B	N	T	A	A	E	I	B	E	U
Q	C	Y	C	E	D	D	C	E	D	U	X	X	T	S
Q	A	B	W	R	R	I	W	M	M	G	Y	P	T	D
S	E	C	A	F	R	U	S	N	E	V	E	N	U	E
M	M	W	X	T	C	B	G	Q	V	J	K	K	L	P
M	S	P	C	H	H	G	I	S	G	Z	X	R	C	P
S	W	E	I	V	D	E	T	C	U	R	T	S	B	O
N	L	R	E	D	D	A	L	N	E	K	O	R	B	L
E	P	O	L	I	S	H	E	D	F	L	O	O	R	S

Circle-Word List

- | | | |
|-------------------|------------------|-----------------|
| Broken Ladder | Obstructed Views | Spills |
| Clutter | Open Draws | Uneven Surfaces |
| Electrical Cord | Polished Floors | Weather |
| Lack of Handrails | Poor Lighting | Wet Floor |
| Loose Rugs | Sloped Surfaces | Wrong Footware |

True or False

In Florida, each passenger on a school bus that is equipped with safety belts or restraint system must wear a properly adjusted and fastened safety belt at all times while the bus is in operation.

Options:

- True
- False



*See page 5 for answer.

Supporting Our Community

Gratitude & Giving

Jason Guari was recently featured in *The Benchmark*, Western Michigan University Thomas M. Cooley Law School's Alumni Magazine - Summer 2018. Visit www.murrayguari.com/news to read the article. ■



Honoring Justice

Attorneys Scott Murray, Jason Guari, Scott Perry, and Keith Hedrick recently attended the *8th Annual Justice Labarga Lunch Reception* at The Kravis Center where **The Palm Beach County Hispanic Bar Association honored Judge Meenu Sasser and awarded her the Justice Labarga Leadership Award.** ■



Meet Naureen Ali – Litigation Paralegal

Naureen joined our law firm in February 2018 as a Litigation Paralegal. She is originally from Pakistan and has a Bachelor of Law Degree from Pakistan. Naureen speaks multiple languages, including Urdu and Panjabi. She moved to the United States with her husband and oldest daughter eighteen years ago.

She earned her Associates in Science, Paralegal Degree from Palm Beach State College in 2005, and started her legal career as a paralegal over 13 years ago. Naureen assists the firm's attorneys on cases in litigation from the filing of the Complaint up through and including trial. ■

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 review provided by a client:**

“Jason Guari was referred to me by my best friend, who had only the most glowing of praises for his firm’s work. And now, after a successful settlement of my case, I am so grateful that I heeded my friend’s advice. I read all the reviews about Murray Guari Trial Attorneys in this site ... and all I can say is that I definitely concur with each & everyone’s assessments. Every individual from the law firm who worked with me was always professional, thorough, consistent, patient and compassionate - starting of course with Jason, who was generous in every way & went beyond the call of duty to protect me the best way he could ... and on to Keith Hedrick, who collaborated with me closely, regularly updated me on every development, guided me through the process, calmly reassured me that everything would be alright. I am additionally grateful to Cecilia Del Aguila, who brought all matters to final conclusion with clarity & security.

I will most definitely refer Murray Guari Trial Attorneys to my family & all my friends requiring this kind of legal help. I know for sure they will be in good, kind & reliable hands.

Thank you, Jason. Thank you, Keith. Thank you, Cecilia. And many thanks to Tonia & Caitlin as well, for keeping me updated with all the correspondence. THANK YOU for the amazing & tremendous work you all have done for me and for so many!” -C

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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