

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

Thinking Ahead & Purchasing UM/UIM **Coverage Protects Family in Catastrophic Crash**

Partners Scott C. Murray and Scott B. Perry recently resolved several claims for a family of four (4) involved in a catastrophic crash that nearly took the life of one of the passengers. The family was returning home from a birthday dinner when a driver darted across traffic and crashed into the front of the family's SUV. The impact caused the SUV to demolish 80 feet of guardrail and flip onto its side, hanging just before dropping off the road and down an embankment to the ocean.

Because of the precarious position of the vehicle, emergency responders would not enter the vehicle and the son had to help extricate his family, including smashing windows and cutting down his father who had been hanging by the seat belt, nearly choking to death. The nature of the crash left everyone with both physical and mental scars and injuries.

Below are photographs of the vehicle at final rest.



The driver who caused the crash had a limited Bodily Insurance (BI) policy that became even more limited when split four ways.



Scott C. Murray

Scott B. Perry

Luckily and smartly,

the family had purchased UM/UIM auto coverage for just this worst-case scenario. Murray Guari Trial Attorneys were then able to pursue additional compensation for our client's injuries from the UM/UIM auto carrier who contractually "stands in the shoes" of the driver who caused the crash.

Don't get caught driving without UM/UIM coverage to protect you and your loved ones from drivers who carry little to no insurance! If you have any questions about UM/ UIM coverage, call to speak with any attorney in our office. ■





2019 New Year's Day Fatal Crash – UM/UIM Auto Insurance, a Must Have

In the early morning of January 1, 2019, our client was a seat belted driver of a 2010 Jeep Wrangler going west on Lake Worth Road at its intersection with Kirk Ave as shown below:



Thankfully, our client had **Uninsured Motorist Coverage** on his auto policy for his vehicle to help him with expenses and additional medical bills during his difficult time from this terrible loss.

You should never reject Uninsured Motorist Coverage when buying or renewing your auto insurance coverage. ■





Suddenly, the driver of the 2014 Nissan ran his red light at Kirk Ave and collided with the 2010 Jeep, causing the Jeep to rollover. (To the right are two (2) photographs of the Jeep that our client was driving.)

Tragically, the driver and one of the passengers in the 2014 Nissan perished. Although our client survived, he suffered serious spinal injuries and a traumatic brain injury – in addition to carrying the heavy burden of being involved in a crash (although not his fault) where the other driver and passenger died.



Disclaimer: Each case is unique, and the results in one case do not necessarily indicate the quality or value of another case.

Murray Guari Trial Attorneys PL

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