



Murray Guari

Trial Attorneys PL

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

**WHY
CHOOSE
US?**

**Our
Clients
Say it
Best**

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What Are Our Clients Saying?

This Is Why Clients Choose Us

We are proud of the work we have done helping our clients when they need it most. With over 50 years of legal experience, we have obtained over \$115,000,000 in verdicts and settlements inside and outside the courtroom. We are thankful and humbled by the positive feedback from our clients. See below to learn why clients come to us. You can read more client testimonials on our website at www.murrayguari.com/testimonials.

My husband and I thank you so very much for all your hard work, guidance, and advice! Our hearts go out to you. God bless you and your team – for everything that we ALL went through! Thank you again. ~ C

Es un excelente abogado. Lo recomiendo al 100%.
~ OP

My experience with the firm, Jason, and Scott was excellent. They were always available to answer any questions and made the entire process flow so smoothly. I highly recommend this firm! PH

Jason Guari of Murray Guari was referred to me by a friend who was a past client. After that first meeting, I left confident that I was given the best counsel. That he and his team would be there for me. Throughout the process, as I was seeking help for my injuries, Jason was my advocate. He was there listening to me, following-up and checking on me, on how I was. As my case progressed, I was always kept informed. The firm fought for me. Jason's extensive knowledge and compassion helped me get through a difficult time. I was treated with the best care and concern more than I ever would have expected. Thank you Murray Guari for helping me after my car accident. ~ XXX

If you are looking for honesty, integrity, kindness, compassion, and the awesome teamwork that I have experienced, then I highly recommend Murray Guari. I was in a horrible car accident and was injured severely. Also, my husband was injured. We were referred to Murray Guari by word of mouth. They knew exactly what help we needed and told us that our only job was to get well. It was a big relief. You see – our world had just been turned upside down when we were heading back to Iowa when the auto accident happened. So, I believe it was divine intervention that led us to their door. Please check them out – if you ever have a need for a great legal team. Thanks so much to all of you! ~Sincerely, Fred & Yvonne & of course, Princess.

With the help of Attorneys Scott Murray and Jason Guari my husband and I were greatly [compensated]. In February 2014, we [were] struck from behind due to a drunk driver. My husband and I went through a great deal of stress in terms of seeking medical attention and losing much time from work. Scott and Jason always made themselves available with any questions and concerns we had. In addition, they have an amazing office staff who are also so sufficient and obviously care about what they do. During this process Scott and Jason proved they always had our best interest in mind rather than just rushing to settle our case. We are forever [grateful]. AP

Attorney Keith Hedrick was outstanding! Not only did we get a great result on my case, but he took the time to answer each and every question that I had along the way. The team at Murray Guari Trial Attorneys built a personal relationship with me from the day I walked into the office to long after the completion of my claim. It is clear that the entire team cares about what they do and it shows with their results. I highly recommend Keith Hedrick and the entire team at Murray Guari. This firm truly cared about me and fought hard to get a great resolution to my claim. J

Have A New Teen Driver?

Help Your Teen Become A Safe Driver

Driving is a big responsibility. You have just handed your child the keys to the family car. Are you and your child prepared? Teen drivers face many new challenges behind the wheel.

Unfortunately, motor vehicle crashes are the leading cause of death for U.S. teens. In 2017, over 3,000 teen drivers (15 to 19) were involved in fatal crashes. There were 297 people who died in crashes that involved teen drivers, 229 teens were killed in distraction-affected crashes, and 271 teen drivers involved in fatal crashes were distracted themselves.

Parents play a crucial role in teen driver safety. Parental reinforcement of good decision making can lead to safe driving habits that will last a lifetime.



■ **Establish ground rules.** Set some house driving rules for your teen including:

- abide by all traffic laws and speed limits,
- must wear seatbelt,
- NO texting or talking on the phone while driving,
- NO drinking,
- only adults or approved passengers allowed in vehicle,
- must be home by curfew,
- must report in to where you are going and when you will arrive at the destination,
- report any incidents with the car,
- limited driving in inclement weather,
- be held accountable for all tickets and insurance premium increases, and
- be responsible for maintaining the car in good condition.

■ **Insurance coverage.** Make sure your licensed child driver has been added to your policy. Your rates most likely will go up, but check for discounts. Florida requires all licensed drivers to carry the minimum coverage of \$10,000 Personal Injury Protection (PIP) coverage and \$10,000 Property Damage Liability coverage. It is recommended that you purchase additional coverage, such as Bodily Injury (BI) and Uninsured Motorist (UM),

since teens are statistically more likely to be involved in an accident. Educate your teen that they are responsible for their actions behind the wheel and that bad choices often have expensive consequences.

- **Proper vehicle care.** Make sure your teen understands the features of the vehicle (read the owner's manual) for usability and safety. This includes knowing what the dashboard warning lights mean, filling up the gas, checking fluid levels (oil, coolant, windshield fluid), tire pressure, ensuring clean headlights, and to even washing the car. All of these things can help keep them safe and avoid a tragic situation.
- **What to do if in a crash.** Teens need to know how to handle the situation (or an accident) and to stay calm. First, check for injuries or damage and call 911, even if a minor car accident. It is required to exchange information with other driver(s) including name, phone number, vehicle registration, driver's license number, and insurance policy information. Also, tell them not to discuss the accident until the police arrive.
- **Responsibility.** Just because your teen has a driver's license does not mean they are prepared to handle the responsibility of driving. Your teen needs to understand these are zero-tolerance issues for your family. ■

Health Insurance – Everyone's Favorite

Dennis S. Goldstein of CBIZ

Guest Columnist

BREAKING NEWS: Health **Insurance** and Health **Care** are **NOT** the same.

Contrary to what all of our friends in Washington say, health insurance does not deliver healthcare. Furthermore, until we discover a means to control healthcare costs, Insurers, Employers, and Consumers will not be able to control health insurance costs.

So, this leads me to a series of questions:

- If you are an employer, why do you offer health insurance to your employees?
- What do you do differently when purchasing these policies for your employees?
- Are you aware that these policies are the second largest expense your company has after payroll (assuming you are offering meaningful coverage)?

These are some of the things I would be asking myself, if I was the one responsible for making the decisions on the coverage that I will be providing to my employees.

The answer to #1 is that you exist in a very competitive world and you are looking to provide benefits through insurance coverage to the folks responsible for helping you build your company. You want to attract and retain good talent. You want



Dennis Goldstein

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to protect them in the event of an accident or sickness, so that they don't suffer an enormous financial loss.

Providing benefits to your employees is an opportunity that should not be taken lightly. Yes, it is expensive, but it goes a long way to help you build your culture, as well as your brand. As a matter of opinion, in the 30 years I have been in this industry, nothing builds a culture like your health insurance benefit. It leads to employees perception of their employer. It is always a good practice to have your employees happy and healthy as that leads to greater productivity.

Dennis is responsible for the management of the Benefits and Insurance division for CBIZ in Florida. He brings extensive experience in the industry on the carrier side as well as a consultant and broker. He manages and services a broad portfolio of national and Florida clients in the public, private and not-for-profit sectors.

Employee Benefits
Package

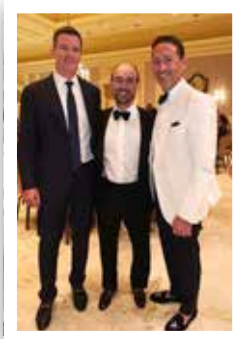
Summary of Benefits

HEALTH
INSURANCE

Supporting Our Community

Attorney Scott B. Perry Installed as Young Lawyers Section President of Bar Association

Partner Scott B. Perry was installed as President of the Palm Beach County Bar Association's Young Lawyers Section at its 97th Annual Installation Banquet on June 1st at the Breakers in Palm Beach.



The Young Lawyers Section (YLS), a subsection of the Palm Beach County Bar Association, supports local charitable and community activities and hosts annual events to provide educational and networking opportunities for its members.

Perry is following in the Murray Guari tradition of giving back to the legal community with time, effort, and leadership, as Partner Scott Murray and Partner Jason Guari are both past-Presidents of the Young Lawyers Section.

"I am proud to continue to support our local bar association and help create a better profession for us all through the dedication of our attorneys," said Perry



Perry has held several leadership roles within the YLS including Treasurer, Secretary, and President-Elect. He has been the YLS Golf Tournament Chair for the past 4 years and was the YLS Section Sidebar Series Co-Chair for 2 years.

As a member of the Palm Beach County Bar Association Perry serves as a Committee Member of the Professionalism Committee and he also serves on the Circuit Civil Practice Committee, served as a Co-Chair for the Personal Injury Section for Bench Bar, and served as a Committee Member of the Personal Injury/Wrongful Death CLE Committee. ■

Get Ready to Light the Night

The Leukemia & Lymphoma Society's Light the Night Walk is around the corner on **Friday, November 22, 2019, at 6pm at FITTEAM Ballpark of the Palm Beaches in West Palm Beach.** Please join us for a family fun evening and help raise funds to find a cure to blood cancers. To sign-up, to make a donation or for more information, please visit: www.lightthenight.org/pb or contact Courtney.Salter@lls.org or call 561-623-4563. ■



Meet Office Administrator & Senior Paralegal Tracy Vaspoli

Tracy joined the firm in 2005. She has more than 20 years of personal injury law experience assisting clients in a wide range of paralegal, insurance and management expertise. She served 5 years in the claims department of State Farm, one of the nation's largest insurance companies, and is a licensed insurance professional for all types of casualty and property insurance in Florida. Tracy is responsible for the firm's Pre-Litigation efforts. In addition to her paralegal responsibilities, Tracy is also the firm's Office Administrator and her dedication, knowledge, and leadership are invaluable. ■



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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