



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

R E C E N T N O T E W O R T H Y C A S E S

Life Altering Crash for Couple, Resolved for **Seven Figure Settlement**

Law Partners Jason Guari and Scott Perry, aided by Paralegal Cecilia Del Aguila, had the privilege of representing a young couple who had the misfortune to be hit by a pickup truck driver who ran a red light at a high rate of speed, and struck our clients' blue Silverado before his gray pickup truck rolled over. Below are photographs of the vehicles at the scene.



This tragic crash, in the middle of COVID-19, resulted in our then pregnant client having a traumatically induced c-section. If this was not enough, she underwent multiple surgeries due to her injuries – all while trying to nurse and care for her newborn child. Unfortunately, her husband, too, suffered serious injuries, also resulting in multiple surgeries to address his orthopedic injuries stemming from the very heavy impact. Both clients had a desire to return to their pre-crash levels of physical wellbeing as fast as possible, especially with a newborn child who needed their care.

The team at Murray Guari knew that the police department that responded to the scene would have body-worn cameras, and obtained multiple hours of footage from various officers. When all pieced together, the videos showed both the clear liability against the other driver and, also, the extreme love and

concern our client had not only for his pregnant wife and unborn child, but also for the other driver (who he rendered aid to) – all before he took

care of himself. This information only illustrated to the insurance company, for the offending driver, why a jury would favor our clients and naturally award a significant sum in intangible damages for the horror they had endured.

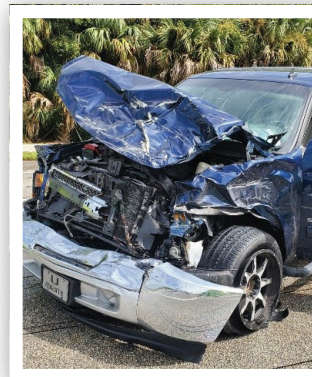
ATTORNEYS ON CASE



Jason J. Guari



Scott B. Perry



When injured through the fault of another, it is important to have a team, like those at Murray Guari, who understand how to gather all the facts and pieces surrounding an incident and then fit them all together to tell our clients' stories. ■

More Results Inside

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Murray Guari Closes Case for Entire Policy Limit of **\$300,000**

Attorneys Scott C. Murray, Keith R. Hedrick and Senior Paralegal Cecilia Del Aguila recently settled a motor vehicle accident claim for the applicable policy limits of \$300,000. This crash occurred as our clients, a family of seven (7), were on vacation in Orlando. Unfortunately, that vacation quickly ended when the family, all traveling in the same vehicle, were violently rear-ended, causing substantial property damage

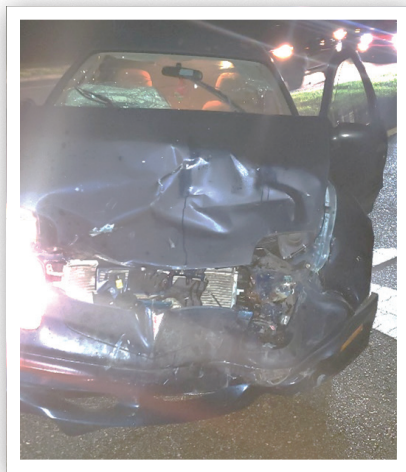


Photo of the at-fault driver's vehicle following the crash

to both vehicles involved. The crash was investigated by the Florida Highway Patrol and the driver that rear-ended our clients was ultimately found to be at fault for the crash, receiving a citation for **“careless driving”** pursuant to Florida Statute § 316.1925.

At the scene of the crash, all of the family members were shaken up. The hard and heavy impact resulted in neck and back injuries (to various extents) to all seven (7) family members, and one (1) of the family members was transported from the scene of the crash by Emergency Medical Services to the Emergency Room at Celebration Hospital.

When the family returned to their home in Miami-Dade County, they continued to experience neck and back pain. All seven

(7) of the family members underwent conservative care of physical therapy and chiropractic treatment. Three (3) of the family members were treated by an Orthopedic Spine Specialist with two (2) of the family members undergoing cervical and lumbar steroid injection therapy. Sadly, the youngest of the family members involved in this crash, a twenty (20) year old female, underwent a surgical procedure to her low back due to her injuries from this crash – **a bilateral laminotomy with microdiscectomy at L5-S1.**

Given the severity of the impact, our clients' injuries, and their medical treatment, Mr. Murray and Mr. Hedrick negotiated a policy limit settlement of \$300,000 with the insurance company of the at fault driver. The settlement helped to compensate the family, in part, for their injuries and pain and suffering.

Thankfully, all seven (7) members of the family have improved from their injuries sustained in this crash and are glad to now put this matter behind them. ■



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

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Murray Guari Resolves Case for Policy Limits of **\$250,000** for Restrained Passenger who Suffered Cervical & Lumbar Spine Injuries from MVA

Our client was a restrained, backseat passenger of a 2018, Volkswagen Atlas driven by her relative. As the Volkswagen was proceeding through an intersection, on a green light, a 2015 Jeep ran a red light and violently hit the Volkswagen on its passenger's side.

Below is a snapshot of the repair estimate for **\$7,618.86** and photograph of the Volkswagen Atlas:

ESTIMATE TOTALS				
Category		Basis	Rate	Cost \$
Parts				4,345.23
Body Labor	37.3 hrs @		\$ 44.00 /hr	1,641.20
Paint Labor	15.1 hrs @		\$ 44.00 /hr	664.40
Paint Supplies	15.1 hrs @		\$ 26.00 /hr	392.60
Miscellaneous				97.00
Subtotal				7,140.43
Sales Tax	Tier 1	\$ 5,000.00 @	7.0000 %	350.00
Sales Tax	Tier 2	\$ 2,140.43 @	6.0000 %	128.43
Grand Total				7,618.86
Deductible				500.00
CUSTOMER PAY				500.00
INSURANCE PAY				7,118.86



Volkswagen Atlas' damage at scene



Our client suffered personal injuries, including to her neck, head, low back, and jaw. She underwent Physical Therapy and had MRIs

taken of her neck (cervical spine) and back (lumbar spine) that documented injury related abnormalities including a **disc herniation with extrusion and an annular tear/fissure impinging on the thecal sac adjacent to both S1 nerve roots.**

To alleviate the pain, she went to a Pain Management Physician who performed multiple injections and a **lumbar rhizotomy** – a surgical procedure that burns the nerves that send pain signals to the brain. An illustration of a lumbar rhizotomy is shown on next page.

Her Spine Surgeon recommended a transforaminal lumbar interbody fusion (TLIF) which uses inserted hardware to decompress and stabilize the spine. He also prescribed anti-inflammatories and directed for her to wear a LSO brace for truncal stability and support of her core.

Continued on last page

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. ■

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Murray Guari Resolves Case for Policy Limits of **\$250,000** for Restrained Passenger who Suffered Cervical & Lumbar Spine Injuries from MVA

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Because of the clear liability against the wrongdoer, the direct injuries caused by the crash, the extensive medical bills of over \$75,000, the wrongdoer's auto insurance company paid \$250,000 in Bodily Injury (BI) policy limits of its insured due to the increasing financial exposure to its insured that was outlined by Attorneys Jason Guari and Scott Perry, with the assistance of Paralegal Cecilia Del Aguila.

Unfortunately, our client's spine will never be the same due to the other driver's negligence. Fortunately, the at-fault driver had liability coverage because our client did not carry Uninsured/Underinsured Motorist Coverage – a valuable coverage we recommend everyone purchase. Please take a minute and look at your policy to see if you have it, if not, add it. ■

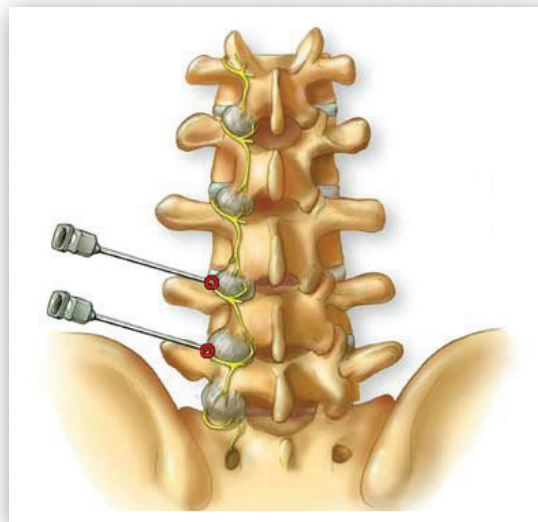


illustration of a lumbar rhizotomy

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 are a couple of recent reviews provided by our clients:**

“Scott Murray puts you at ease the moment you meet. For someone in pain, this is where I judge how I will be treated. In many slip & falls cases people are very embarrassed. You will never feel this way with him. The whole office is there to see to your care & needs. They go way beyond office hours to help you out. My case was handled with the utmost skill. By the time we came to the pretrial, the negligence was so firmly established they could not even refute any of our proof. I was awarded so much more than I ever thought I could get. Scott Murray is someone I very highly recommend.” ~A

“Jason and his team at Murray Guari, Cecilia and Tracy and Scott helped me through without a doubt was the most trying time of my life. The entire team went above and beyond any expectations. Communication was excellent and they truly care about me. The Firm also assisted my Father in an injury case. I recommend this extremely professional passionate and knowledgeable team for anyone that needs heartwarming and understandable assistance. They treated us like family.” ~MH

Murray Guari Trial Attorneys PL

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