



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

**OVER \$150,000,000 RECOVERED FOR OUR CLIENTS!**

# How Insurance Companies Try to Trick You



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# Auto Insurance

## Five Tactics the Auto Insurance Companies Use Against Accident Victims

Car accidents occur every day and have the potential to be devastating for those involved. Following an accident, those injured often find themselves unfamiliar with how the claims handling process works. Insurance companies use this unfamiliarity during a stressful time to their advantage. It is important to note that the less money insurance companies pay out on claims, the more profits they can make. Even just delaying a claim, makes the insurance company more profitable.

Here are five ways that insurance companies for the other side takes advantage of the circumstances and limit their own liability in your personal injury automobile accident claim:

**1. They Act Like a Friend** – Initially the adjusters for the other driver's insurance company seem to be on your side and tell you they are doing everything they can to resolve the issues and get you paid. They often work off scripts to gain your trust; however, **the insurance company is a for-profit business that wants to payout as little as possible.** They may even delay your claim to wear you down.

**2. They Ask for a Recorded Statement** – Insurance companies often ask the accident victim to give a recorded statement, detailing the liability circumstances, the injuries claimed, and other damages sustained. This is not required for you to file a claim against the insurance company for the person who caused the accident. The adverse insurance adjusters hope you forget to tell them about prior, similar injuries/treatment or hope you make a mistake (admit partial fault for your accident or downplay your injuries). They then try to use the recording against you to discredit you, if you go to court at a later time.

**3. They Insist on the First Offer** – Never accept the first offer from an insurance company. They make it out to be the "Best Offer" you will get; however, it is notoriously a low-ball offer to get you to settle for cheap. The insurance company hopes that you need the money and want closure. They anticipate that you are inexperienced and will just accept the offer. **It is always best to seek advice from an experienced personal injury attorney before agreeing to or signing any offers from an insurance company.**



**4. They Insist Upon a Release of Personal Health Information** – Be careful when the insurance company insists that the accident victim sign a waiver or release of their medical information. The insurance company does not need full access to your medical records. Many of these releases are far too broad and allow the insurance company to have access to your entire medical history, and they can use that information against you and your claim. **Always consult with an attorney before agreeing to or signing any release of personal health information.**

**5. They Follow You on Social Media** – Insurance companies will look at your online accounts and social media posts following an accident. They do this to strengthen their own claim against you. They will look to see what you did before the accident and what you are now doing and saying after the accident. They will look for anything that will discredit you, your injuries, and your claim. Be careful about what you post about your accident or case online, as your actions and comments may be misinterpreted later.

When in doubt, hire an experienced attorney who will look out for your best interests and will protect your rights. Then, the insurance company must speak directly with your attorney. Insurance companies know that the minute you hire a lawyer, it makes their job that much harder to get you to accept an unjust settlement. ■

# Knowledge is Power

## LEARNING LEGALESE!

### Tort(s)

A tort is any wrongful act that is not criminal in nature. This comes from French Law for “wrong” when the language of the courts in England was French. Almost every cause of action related to civil litigation – including a personal injury lawsuit – is considered a tort. In the field of personal injury, we often deal with the torts of negligence and wrongful death; however, there are many other torts, including civil assault and battery, trespass, conversion, and intentional infliction of emotional distress.

**If you have a question about torts, please contact our offices at (561) 366-9099. ■**



## HERE'S TO YOUR HEALTH

### Fresh vs. Frozen Vegetables

Are fresh vegetables better than frozen vegetables? Most health experts agree that a vegetable in any form is better than no vegetable. Vegetables contain needed vitamins, minerals, fiber, and antioxidants. Many consumers incorrectly believe that frozen vegetables are less nutritious than fresh vegetables. Vegetables and fruits that are chosen for freezing tend to be

processed at their peak ripeness, a time when they usually are most nutrient-packed. Freezing vegetables and fruits are a safe, easy way to increase the shelf life of nutritious foods. There are other benefits of frozen vegetables – they are affordable, a convenient alternative to fresh, they save on waste, they are often easier to prepare, and can be purchased year-round. ■



**GUEST  
COLUMNIST**

**Jeff DeMario**

# Vita Nova, Inc: A Nonprofit Putting an End to Youth Homelessness

Do you remember turning 18 years old? What a milestone year that is for most youth. Maybe you were graduating high school, or starting college, or maybe it was pride in having your own car. For many young adults it is a time to celebrate because turning 18 is a rite of passage into adulthood, and the start of a new phase of personal and professional contacts, career choices, travel, and many other great things.

For about 2000 youth in Palm Beach County turning 18 begins a period of homelessness. Nearly 20% of these youth have been in foster care and left because they were tired of being a ward of the State. Another 50% of these youth are fleeing some form of abuse either at home, or on the street (Human Trafficking), and they feel being homeless is better than being abused. Then there is another 30% who are thrown out of their house after coming out to their parents as part of the LGBTQ community.

Vita Nova is a non-profit in West Palm Beach that helps remove the homeless label for about 350 youth a year between the ages of 18-25. Vita Nova's formula for removing homelessness is Education + Housing + Employment = Self Sufficiency. As such, the agency offers programs and services in these three areas to help youth get back on their feet, while surrounding them with a positive network of volunteers and counselors as they navigate the world of adulthood.

Vita Nova is Latin for New Life, and nearly 85% of the youth assisted become successful in the areas of education, housing, and employment after one year of engaging in Vita Nova services. This new life includes helping youth make up for lost ground with a high school diploma, driver's licenses, obtaining career related employment (or internships), and learning life skills that every adult needs to be successful.

Vita Nova helps youth in one of two main locations. First is the scattered site housing programs. Vita Nova has the capacity to serve over 80 youth with housing. At Vita Nova housing, youth have a chance to learn about living independently, as well as learning essential life skills like cooking, cleaning, money management, and following a lease with the assistance of counselors who support their two years in the program. Residents of Vita Nova pay a nominal program fee each month, and the program is open



**Jeff DeMario**  
Chief Executive Officer of Vita Nova  
[www.vitanovainc.org](http://www.vitanovainc.org)

to youth from foster care, or homeless living in Palm Beach County between the ages 18-25 years old.

The second location where youth are engaged is "the Spot" homeless drop-in center located in the center of West Palm Beach. The Spot is a low barrier, safe place for youth to enter and begin to instantly receive services. Counselors at the Spot can assist with health insurance, employment, homelessness, food, mental health, resource connection, and life skill development.

Would you be where you are today if you were homeless at 18 years old? If not, then we encourage you to learn more about supporting the mission of Vita Nova [www.vitanovainc.org](http://www.vitanovainc.org). ■



# Firm News

## Murray Guari Partners Named Top Lawyers

Partners Scott Murray and Jason Guari have been recognized by *Palm Beach Illustrated Magazine* as **Top Lawyers in Palm Beach County** in the area of Personal Injury Litigation.

Published annually in September, the selection process involves a peer-reviewed nomination survey conducted by Palm Beach Illustrated and Professional Research Services. ■



## Partner Scott Murray – Top 100 Trial Lawyers in Florida

Attorney Scott Murray was selected for membership in The National Trial Lawyers: **Top 100 Civil Plaintiff Trial Lawyers for Florida 2022**. Membership in this premier organization is by invitation only and limited to the top 100 trial attorneys who have demonstrated excellence and have achieved outstanding results in their careers in their respective state. ■

## Partners Celebrating Membership Milestones



**Scott Murray –  
30 Years FLABAR Member**



**Scott Perry –  
10 Years FLABAR Member**

## 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 Perry** represented my wife and me regarding personal injury claims related to an automobile accident. He is clearly knowledgeable and capable of aggressively pursuing all aspects of a negligence claim. He and his staff kept us informed of status and strategy as the matter was pursued until we reached satisfactory settlements. I highly recommend Scott and his firm, Murray Guari, to handle any negligence claim.” ~ RP*

*“It was great working with **Keith Hedrick and his team**. They were very knowledgeable about my case, and they took special interest in my life by getting to know who I am. I wasn’t just a case, I was a person who reached out for help, and Keith was there to extend that helping hand. I will definitely recommend Keith Hedrick and his Firm to others.” ~ A*

# 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.



**Murray Guari –  
Hablamos Español**



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# Murray Guari Trial Attorneys PL

## Referrals are the Greatest Compliment. 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. **Our team is truly concerned about our clients' well-being and getting justice for them.** 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 or anyone you refer. ■



Keith Hedrick, Scott Murray, Jason Guari, and Scott Perry

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