



# Murray Guari

Trial Attorneys PL

murrayguari.com

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

**OVER \$200,000,000 RECOVERED FOR OUR CLIENTS!**

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

## Murray Guari Finds UM Coverage After Insurance Company Initially Denies Claim

**Attorney Scott Murray** and **Paralegal Josh Cadrin** were approached for legal representation by a young man who was involved in a significant car crash caused by a driver with no bodily injury coverage. Our client was a backseat, restrained passenger in a non-owned vehicle when the driver of an uninsured vehicle made an illegal left turn causing a massive collision with airbag deployment.



Our client lost consciousness in the accident and woke up with excruciating abdominal pain. As a result of the forces in the crash, he sustained significant injuries including internal injuries along the distribution of his seatbelt. Due to the seriousness of his injuries, he was rushed from the scene to St. Mary's Hospital, the nearest Level 1 Trauma Center, where he was admitted. At St. Mary's, he was diagnosed

with a lacerated liver and multiple perforations of his bowel with fluid and air in his abdomen. While admitted, he underwent emergent surgery to repair his small intestines.

ATTORNEY ON CASE



Scott C. Murray

PARALEGAL



Josh Cadrin

Initially, the insurance company denied the Uninsured Motorist (UM) Claim based on the fact that our client had rejected UM coverage on his vehicle; however, when our client's father with whom our client resided indicated that he had stacked insurance coverage in a separate policy on another vehicle in the same household, Scott Murray and Josh Cadrin sought UM coverage under the separate policy arguing that our client was an insured under his father's policy.

Eventually, the insurance company agreed and tendered the UM policy limits for our client. The Murray Guari team's dedication, know-how, and hard work pays off for our clients! ■

### More Results Inside

- Confidential Settlement After Years of Litigation
- Policy Limits, Six Figure Settlement – Reminder of Importance of Uninsured/Underinsured Motorist Coverage

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*We represent the injured throughout Florida*

# Confidential Settlement After Years of Litigation

While we all learned as young children that the phrase “I told you so” is not polite, sometimes litigation is about getting to the point of “I told you so.”

**Partner Scott Perry** recently resolved a case on behalf of one of our clients after multiple years of litigation that went through nearly every emotion possible for our client who unfortunately had serious injuries after a fall. Another lawyer referred the case to Scott and the team at Murray Guari after getting no response out of the insurance company for the landowner. Scott at first identified all of the potential defendants and provided a comprehensive demand package explaining liability, all medical treatment, causation, and future damages. The insurance companies’ responses were essentially: “we just don’t see liability or exposure.”

Murray Guari’s response to this was: “no problem, here is the lawsuit.” Through litigation, the defendants stalled, denied, and otherwise tried to avoid providing documents or admitting liability, all while trying to have the case dismissed through summary judgment. Scott refused to allow the defendants to dictate the case and forced summary judgment to wait until he had an opportunity to receive documents and depose the key witnesses, exposing gaps and inconsistencies in their testimony. Even with those key facts, defendants continued their theme of “we just don’t see liability or exposure.”

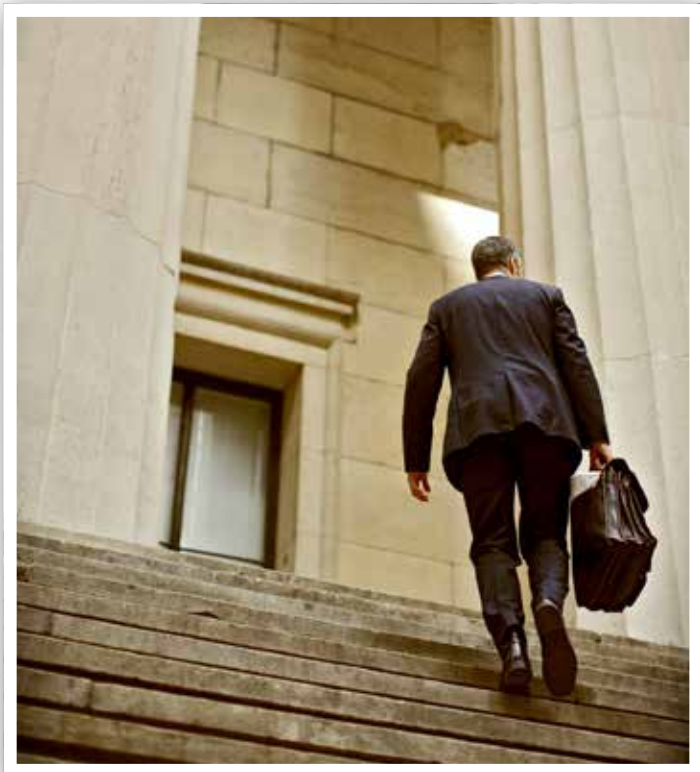
With enough key facts to not only defeat summary judgment, but to prove the case in chief, Scott responded to defendants’ summary judgment, again offering the defendants a way out before the hearing – which was declined. At the summary judgment hearing, the judge promptly ruled against the defendants finding more than enough facts existed to support moving the case to trial.

Shortly after that, and a few expert depositions that did not go the way of the defendants, the defendants’ insurance carriers finally wanted to discuss resolution because they saw the liability and they saw the exposure, and a trial was looming. After reaching numbers that should have been paid long before we reached the point where we could have told them “I told you so,” but resolving the case to the satisfaction of our client was much more rewarding. ■

## ATTORNEY ON CASE



Scott B. Perry



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

# Policy Limits, Six Figure Settlement – Reminder of Importance of Uninsured/ Underinsured Motorist Coverage

Law Partners **Jason Guari** and **Scott Perry**, had the privilege of representing a successful local professional who had the unfortunate happenstance to meet one of Florida's many uninsured or severely underinsured motorists who chose to make an unsafe left turn in front of our client who had a green light. Below is what our client's vehicle looked like after the crash and what the vehicle that pulled in front of her looked like.

insure against that risk with Uninsured/Underinsured Motorist Coverage (UM/UIM). This coverage

## ATTORNEYS ON CASE



Jason J. Guari



Scott B. Perry



Our client suffered a traumatic brain injury, along with orthopedic injuries from this heavy crash that resulted in all airbags deploying. Understanding that with multiple hospital visits and extensive potential medical treatment, quickly recovering the total settlements would be in our client's best interest to minimize out of pocket expenses.

This strategy was important because the driver who caused this crash only had \$10,000 in liability coverage. In Florida, drivers are not even mandated to have that minimal amount. When drivers choose to not carry liability insurance, it is important that you take precautions to

protects you and anyone in your car should you be in a car crash with another driver. When you purchase this coverage (and we encourage you to purchase as much as you can afford), it allows for you to seek compensation for your medical treatment, for pain and suffering, and for lost wages from your insurance company who "stands in the shoes" of the person who caused the crash. Without this very important coverage, if you are hit by someone with little or no liability insurance, you may be without any recourse to cover your injuries and damages from an accident. The team at Murray Guari is here to help. ■

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# 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 several recent client reviews provided by our clients:**

*We have over 126 5-Star Reviews on Google!*



**Mark Miller**



First and foremost, if you find yourself needing a personal injury attorney, and I'm sure they provide assistance with more than PI. In my opinion, you won't find a better firm to represent you. Not only did they go a long way helping me get justice deserved, Scott Murray is just one of the nicest, sincere, and most prepared attorneys (hate to use that word because he's so much more), he really cares. You won't get their flyers or see their commercials, not their style. The folks have built their business old school word of mouth. I wouldn't consider anyone else.



**Robert Doolittle**



I could not be more happy with the Firm of Murray Guari. Jason Guari along with Scott Perry and Meghan Carney handled my case with the utmost dedication and professionalism. My family and I were treated as if we were part of their legal family. If you need a team to represent you with an upcoming case, you could not choose better representation. Best decision I ever made.



**Charissa Simmons**



Very helpful throughout the entire process. Scott Perry was who I worked with and he handled everything during a really stressful time. I would 100% recommend this team to represent you should you ever need.



**Kerry LoCascio**



We had a great experience working with Keith and Jason as well as all the staff at Murray Guari. They were there for us every step of the way and worked very hard for us. Top notch attorneys, recommend 100%!!



**Christopher Phillips**



My name is Christopher, and I have just completed a lawsuit against a major hotel chain from a slip and fall that I had at their establishment. Scott Murray was my attorney and his staff have been taking care of me like you can't believe. This is the most wonderful law firm I've ever experienced with if you ever need any kind of help with legal assistance, please call this firm everyone here is incredible and kind and caring.



**Ana De La Cruz**



Hi my name is Ana, and just have a case settle with attorney Jason Guari and paralegal Josh, These guys are amazing. Recommend them 100%.



**Billy Bullins**



Great experience with this firm. Scott Perry were very communicative, professional and courteous. Highly recommend using this firm for any legal needs.

## Murray Guari Trial Attorneys P.L.

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