

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

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

RECENT NOTEWORTHY CASES

# UM Coverage is the Most Important Coverage to Protect You and Your Family – Resolves for \$600,000 UM Limits

Partner **Scott C. Murray** and Paralegal **Joshua Cadrin** resolved a serious rollover car crash involving a family of four for their stacked Uninsured Motorist (UM) policy limits of \$600,000.

Our clients were enroute to a family gathering in a rental vehicle on Florida's Turnpike when they were violently rearended at a high rate of speed causing their vehicle to roll end-over-end, and land on its roof. This family was lucky to have walked away from a crash of this magnitude.

Below are photographs depicting the extensive property damage to their rental vehicle:

quickly unlatched and disentangled themselves from their seatbelts and crawled out the shattered rear window where they were met by multiple





**PARALEGAL** 

Scott C. Murray

Josh Cadrin

bystanders who helped them to the center median wall for safety.







The entire family was rushed by ambulance to the emergency room, where they were treated for various injuries including head, spine, and extremity injuries.

Unfortunately, the Continued on page 3

As the family sat upside down hanging by their seatbelts with the occupant compartment filled with smoke from the deployment of multiple airbags and fearing the worst, they each called out to one another to see if everyone was alive and conscious. Thinking a car fire might ensue, they

### **More Results Inside**

- \$400,000 Motor Vehicle Accident Tender of All Available Units
- \$300,000+ Settlement After Multi-Vehicle, Parking Lot Crash



### \$400,000 Motor Vehicle Accident Tender of All Available Limits

Attorneys **Jason J. Guari, Esq.**, and **Keith R. Hedrick, Esq.**, recently resolved a motor vehicle accident claim for a \$400,000 tender of all available insurance limits. This incident occurred when a pickup truck failed to yield to our client's right-of-way by pulling out directly in front of her pick-up, causing our client to T-bone the at fault pick-up. Immediately after the crash, our client reported neck pain and concussion symptoms. Ultimately, this crash resulted in our client undergoing surgery to her cervical spine and she was diagnosed with a traumatic brain injury (TBI). Thankfully, her recovery has been successful.

During the course of negotiations, Attorneys Guari and Hedrick refused to settle for anything less than all available policy limits. After countless low-ball officers from the atfault insurance (BI) carrier, and on the verge of filing a lawsuit, the carrier tendered its policy limits. In turn, the Uninsured / Underinsured Motorist (UM/UIM) carrier / our client's own policy, tendered its policy limits shortly after. Our client

was pleased to resolve this claim and to begin to move forward from this traumatic event.





Jason J. Guari

Keith R. Hedrick

In this case,

and all cases that we handle, the Murray Guari Trial Attorneys is dedicated to holding accountable those responsible for causing accidents that result in injuries to our clients. This settlement not only reflects the severity of our client's injuries, but also underscores our commitment to advocating for her best interests throughout the entire process. We are honored to have been able to assist her in this matter and to help bring some measure of justice and financial relief during a very challenging time.





Our client's vehicle (left) the at fault driver's vehicle (right).

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



## \$300,000+ Settlement After Multi-Vehicle, Parking Lot Crash

**Partner Scott Perry** had the privilege of representing a local gentleman who had the misfortune of being in the wrong place at the wrong time. Mr. C was simply driving in a parking lot in Palm Beach County, stopped at a stop sign

when another driver ran a stop sign and crashed into a turning vehicle. That turning vehicle was pushed into the front of our client's pickup truck. The forceful crash resulted in substantial injuries to our client. The driver who caused the incident had limited coverage and knowing the likelihood of that and the potential for competing claims – a



demand for policy limits was sent early and resulted in the entire policy being tendered to the benefit of our client.

Mr. C unfortunately had serious injuries from the accident and after consulting with multiple orthopedic surgeons and a neurologist, was told that he needed a cervical fusion to stabilize his neck and to avoid potentially becoming paralyzed. Despite the multiple surgical recommendations in writing, our client's own insurance company took an approach of "we will believe it when we see it."

Following his surgery, the insurance company continued to try to avoid paying the policy limits and dragging its proverbial feet. A threat of a Civil Remedy Notice which would trigger



a bad faith claim on the part of the insurance company ultimately resulted in a tender / payment of the policy limits.

Had our client carried stacked Uninsured/Underinsured Motorist Coverage, then the recovery would have been even larger for our client. His damages caused by the inattentive driver would have well exceeded the limited limits that we secured. Despite this fact, the underinsured motorist insurance company still tried to underpay our client / its insured's damages.

The important lessons to remember are to know the value of a claim and to understand that insurance adjusters are often trying to save substantial money by undervaluing claims. The team at Murray Guari knows that every case is different and must be treated as such. Here, our clients are their own individual case and individual story, not just a number.

### **Uninsured Motorist Coverage is the Most Important Coverage to Protect You and Your Family**

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driver who caused the crash did not carry any Bodily Injury (BI) liability coverage as is often the case in Florida since Bodily Injury and Uninsured Motorist coverages are not required coverages. Thankfully, our clients had the foresight to obtain stacked, Uninsured Motorist coverage of \$100,000 per person and \$300,000 per incident, which was stacked (x2) for the two vehicles listed under their policy, making the coverage \$200,000 per person and \$600,000 per incident.

Our firm fought the insurance company to pay every penny of available insurance coverage. With the help of Partner Scott Murray and Paralegal Joshua Cadrin, our family of four clients received all of the available Uninsured Motorist coverage of \$600,000. Thanks to this recovery, our clients were all able to continue to receive the medical treatment they needed and be compensated for wage loss and the loss of quality of life that each of them suffered as the result of an uninsured negligent driver.

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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!



First and foremost, if you find yourself needing a personal injury attorney, and I'm sure they provide assistance with more than Pl. 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.



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.



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.



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%!!

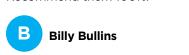


My name is Christopher, and I have just completed a lawsuit against a major hotel chain from a slip and fall that I had at their establishment. Scott Murray was my attorney and his staff have been taking care of me like you can't believe. This is the most wonderful law firm I've ever experienced with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



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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%.



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 PL

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We represent the injured throughout Florida







