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Trial Attorneys PL

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

OVER \$235,000,000 RECOVERED FOR OUR CLIENTS!

If You Drive in Florida, You Need To Get Uninsured Motorist (UM/UIM) Coverage!

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**Don't hesitate to
call us to review
your policy.**

1525 N. Flagler Drive, Suite 100 • West Palm Beach, FL 33401

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We represent the injured throughout Florida

Other Law Firms Advertise for Cases, But DON'T TELL YOU THIS VALUABLE INFORMATION

Why Florida Drivers Need Uninsured Motorist (UM/UIM) Coverage

When you drive on I-95, the Florida Turnpike, or through your local neighborhood, you likely assume the drivers around you carry insurance to cover the harm they might cause. Unfortunately, Florida does not require drivers to carry **Bodily Injury (BI) liability insurance**.

In Florida, that assumption could leave you and your family financially vulnerable. With no BI and no UM in play, the ability to successfully pursue a claim is minimal. That is why you need Uninsured/Underinsured Motorist (UM/UIM) Coverage.

The Florida Reality

BI liability insurance helps pay for medical expenses, lost wages, pain and suffering, and other damages when a driver causes a crash that injures someone else. **Florida, however, does not require drivers to carry BI coverage.**

Florida only requires drivers to carry **\$10,000 in Personal Injury Protection (PIP) and \$10,000 in Property Damage Liability Coverage**. PIP is designed primarily to cover a portion of your own initial medical expenses, and lost wages, regardless of who caused the crash. It does not replace the compensation that may be available through a BI claim.

So, what happens when an uninsured or underinsured driver seriously injures you? Without UM/UIM, you are left without recourse.

Why FL Drivers Need UM/UIM Coverage

Uninsured/Underinsured Motorist (UM/UIM) coverage is designed to protect you and qualifying family members when you are injured by a driver who has no insurance or not enough insurance to cover your damages.

UM/UIM coverage helps provide compensation for:

- Past and future medical expenses and rehabilitation
- Lost wages and reduced earning capacity
- Pain, suffering, and other damages resulting from serious injuries

A driver can be considered “underinsured” when his available BI coverage is insufficient to compensate you for your damages. In other words, **having insurance does not necessarily mean having enough insurance.**

That is why UM/UIM coverage can be one of the most important protections on your Florida auto policy. It protects **you and your family** when the at-fault driver cannot adequately compensate you for your injuries.

Pro Tip: Ask About “Stacked” Coverage

Florida policies may provide **stacked or non-stacked UM coverage**, and the difference can significantly affect the protection available to you. See our companion article in this issue to learn more about stacked versus non-stacked coverage.

Take Action Today

Don't wait until after a crash to discover what coverage you have. Pull out your **Declarations Page** and look for “Uninsured Motorist” coverage. Then ask your insurance agent:

- Do I have UM/UIM coverage?
- Is it stacked or non-stacked?
- What are my coverage limits?

If your agent says you don't need uninsured motorist coverage, they are wrong leaving you exposed!!

A few minutes reviewing your policy today could make a significant difference, if you or a loved one is seriously injured by an uninsured or underinsured driver.

Please feel free to contact us to review your auto policy because protecting your family starts before you hit the road. ■



Stacked vs. Non-stacked UM/UIM Coverage

Protect Your Family – We Can Review Your Auto Policy

Once you choose **Uninsured/Underinsured Motorist (UM/UIM) coverage**, you have the ability to choose to **stack** it or not. The difference can significantly affect the amount of protection available to you and your family after a serious crash.

Stacked UM coverage can increase the amount of available coverage based on the number of vehicles insured under your policy, depending on the terms of your policy and the circumstances of the crash. For example, if you insure two vehicles and carry \$100,000/\$300,000 in UM coverage, stacked coverage may provide up to \$200,000/\$600,000 in available benefits. Stacking can also provide important protection when you are injured while occupying a vehicle other than your own.

Non-stacked UM coverage generally limits your protection to the UM limits shown on your policy, regardless of how many vehicles you insure. Although non-stacked coverage may cost less, it can provide less protection when you need it most.

UM/UIM coverage is designed to protect you, resident relatives, and passengers who qualify under the policy when you are injured by a driver who has no insurance or not enough insurance to cover your damages.

When reviewing your auto insurance, don't simply ask whether you have UM coverage. Ask **whether it is stacked or non-stacked**, what your limits are, and what protection applies to you and your family.

Don't wait for a crash to discover what's in your fine print. Take action today: pull out your Declarations Page and review your UM limits and stacking status before your next policy renewal. If you're unsure whether your family is fully protected, **call Murray Guari Perry Trial Attorneys at (561) 366-9099**. We are happy to help you review your policy for free so you can drive with complete peace of mind. ■

The “Dec Page”

Auto insurance policies can be overwhelming, but verifying whether your family is protected against uninsured drivers takes less than three minutes. All you need is your insurance **Declarations Page** (often called the “Dec Page”)—the summary document sent by your insurer every six months.

What to Look For on Your Dec Page:

- 1. Locate “Uninsured Motorist” (UM):** Look down the list of coverages for the line labeled Uninsured / Underinsured Motorist Bodily Injury.
- 2. Verify the Dollar Limits:** Ensure the limits match your Bodily Injury liability coverage (e.g., \$100,000 / \$300,000).

3. Check for “Stacked”: Make sure the word **Stacked** appears next to your UM limits. Stacking combines coverage across vehicles, giving you maximum protection.

4. Watch for “Rejected”: Florida law requires UM coverage by default. If your Dec Page says “Rejected” or leaves UM blank, your insurer had you sign an opt-out form—leaving you without this vital safety net.

Take Action Today: If you don't see UM coverage on your Dec Page, call your insurance agent before hitting the road for holiday travel and ask to add **Stacked UM** immediately. It is not cheap. **Feel free to call us to go over your policy.** We would be happy to help. ■

What to Look For on Your Dec Page

Acknowledgment of Coverage Selection or Rejection — Uninsured Motor Vehicle Coverage — Florida, page 2 of 2

Selection or Rejection of Coverage

Florida law requires that motor vehicle liability policies include “stacking” Uninsured Motor Vehicle Coverage, unless you select “non-stacking” coverage. “Stacking” is not available for policies with a named insured that is not a natural person. The selected coverage must be at limits equal to the Liability Coverage limits for bodily injury in your policy, unless you select lower limits of coverage. You also have the right to reject Uninsured Motor Vehicle Coverage.

Select one of the options below:

- ☒ I reject all forms of Uninsured Motor Vehicle Coverage.
- ☐ I reject the stacking form of Uninsured Motor Vehicle Coverage and, instead, select the non-stacking form of Uninsured Motor Vehicle Coverage with limits equal to my Liability Coverage limits for bodily injury.
- ☐ I reject Uninsured Motor Vehicle Coverage with limits equal to my Liability Coverage limits for bodily injury and, instead, select the stacking form of Uninsured Motor Vehicle Coverage with lower limits of \$ _____ / \$ _____.
Each Person Each Accident
- ☐ I reject Uninsured Motor Vehicle Coverage with limits equal to my Liability Coverage limits for bodily injury and, instead, select the non-stacking form of Uninsured Motor Vehicle Coverage with lower limits of \$ _____ / \$ _____.
Each Person Each Accident

 **Don't Do This**

I understand and agree that, unless a named insured requests in writing the deletion of such limitations and pays the appropriate premium for such coverage, this acknowledgment of coverage selection or rejection shall be:

- (1) binding on all insureds under the policy; and
- (2) applicable to the policy of insurance on the vehicle described below, and to any policy which renews, extends, changes, supersedes, or replaces this policy with the same bodily injury liability limits.

Year of vehicle _____ Make and model of vehicle _____

Vehicle Identification Number _____ Application/Policy number _____ Agent code _____

Named Insured(s) or Spouse (as appearing on the application or policy) _____

Signed by:

Signature of any Named Insured/Applicant

(If a business, a company representative should print and sign here)

Date (MM/DD/YYYY)

SIGNATURE

Firm News

Welcome to the Firm

Emma Valderrama

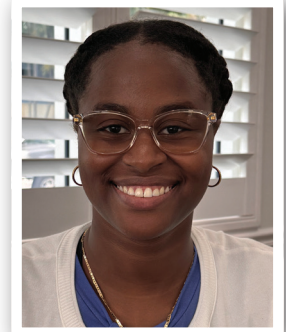
Emma joined the firm in August 2026. She is a Legal Assistant / Intake Specialist supporting the Senior Paralegal and the firm's attorneys. She earned a B.S. degree in Political Science, and a Minor in Economics, and a Certificate in Emergency Management and Homeland Security from Florida State University. Go Noles! She is also fluent in Spanish. ■



Welcome to the Firm

Florette Scott

Florette joined the firm in July 2026. She is the Receptionist and official greeter of Murray Guari Perry Trial Attorneys. Florette graduated from the University of Florida with a B.S. in Biology. Go Gators! She is also passionate about making a positive impact. ■



Trial Lawyers – Not Billboard Marketers

We Give Thanks for Client Trust, Hard-Fought Results, and Real Advocacy

As Thanksgiving approaches, all of us at Murray Guari Perry Trial Attorneys take time to reflect on what matters. At the top of our list is the trust placed in us by our clients, and attorney referral partners throughout South Florida and beyond.

In today's legal landscape, it is impossible to drive down I-95 or turn on the television without seeing aggressive law firm billboards and catchy slogans. High-volume law firms rely on mass marketing to process as many cases as possible—often passing clients off to junior staff or case managers.

Our Philosophy: Personal Relationships & Partner-Led Trial Representation

When we founded our practice in West Palm Beach over two decades ago, we intentionally chose a different path. We built Murray Guari Perry on a boutique, client-first model focused on quality over quantity:

- **Direct Partner Involvement:** Partners Scott Murray, Jason Guari, Scott Perry, and Keith Hedrick personally manage and litigate every file.
- **Resource-Backed Trial Power:** We possess the trial capital and expert resources necessary to stand toe-to-toe with major insurance carriers, preparing every case as if it is going to trial.

- **Word-of-Mouth & Peer Respect:** The vast majority of our clients come from referrals by friends, former clients, and fellow attorneys who know our work firsthand—not billboard campaigns.

Thank You for Your Trust

This Thanksgiving, we extend our heartfelt gratitude to every client who has trusted us during a difficult time, and to every attorney who continues to recommend our firm. Serving this community is a privilege we never take for granted.

From our MGP family to yours, we wish you a warm, safe, and meaningful Thanksgiving! ■



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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Hablamos Español**



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Personal Injury Law. It's What We Do.

Helping Clients When They Need It Most.

No billboards, no TV ads, just decades of hard work, dedication, and the best possible results for our clients!

Murray Guari Perry Trial Attorneys is a boutique personal injury law firm in South Florida. We've been helping clients for over 20 years to recover compensation for injuries caused by the negligence of others.



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

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

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