

EQUAL JUSTICE UNDER THE LAW

The Law Offices of Justin G. Morgan, P.A.

Personal Injury Attorneys

Winter 2014

\$100,000.00 AUTO ACCIDENT RECOVERY

The Law Offices of Justin G. Morgan, P.A. recently made a recovery of \$100,000.00 for an elderly gentleman who was sitting in a doctor's waiting room when a vehicle crashed into the doctor's office front reception area. As a result of the impact, our client fell out of his chair and onto the floor. He was cut and injured from some glass that shattered after the accident.

Much chaos erupted after the accident, including TV news reporters and news helicopters reporting from the scene.

While our client was clearly not at fault for this accident, complicating factors included that the driver who caused the accident only had available the State of Florida minimum insurance of \$10,000.00 for our client's injuries, and the insurance policy provided only a total amount of coverage for up to \$20,000.00 for all of the persons injured in this accident. There were many persons injured in this accident.

Fortunately, **The Law Offices of Justin G. Morgan, P.A.** had the ability to complete a thorough investigation. The firm's findings revealed that our client had purchased underinsured motorists insurance coverage from his own automobile insurance company. Initially, documentation was produced to my firm indicating that my client only had a very small underinsured motorists policy, however, after further examination and scrutiny, it was determined that my client had recently purchased much more underinsured motorists coverage before this accident.

Due to my client's significantly advanced age, his insurance company asserted that nearly every injury he "allegedly sustained" from this



accident was a pre-existing condition. Despite significant resistance from all the involved insurance companies, a \$100,000.00 liability settlement was secured for our client, without the necessity of filing a lawsuit. This resulted in our client receiving the compensation he deserved, and it was completed without the years of delay that a lawsuit often creates.

As with other types of accidents, insurance companies routinely delay and deny benefits to injured parties. Many times they claim that the injuries sustained were evident before the accident in question. In the case of an elderly man, it is only through unique knowledge and experience that a significant recovery can be gained. Attorney Justin G. Morgan prides himself on hard work, investigative experience, and attentiveness to each individual matter. Every case is unique and insurance companies are well-known to attempt to save payments, profits, and money for themselves and not for the injured.

If you have been injured as a result of someone else's negligence, do not let an insurance company tell you that you have no legal right to compensation. Call **The Law Offices of Justin G. Morgan, P.A.** and ask for a complimentary, confidential review of your matter. Whether your case is settled or goes to court, you will be assured that **The Law Offices of Justin G. Morgan, P.A.** has worked hard to obtain the maximum possible amount of damages for your case.

IN THIS ISSUE

- | | |
|-------|---|
| Pg. 1 | \$100,000.00 Settlement |
| Pg. 2 | Representing Hurt and Injured Clients |
| Pg. 2 | Notable Results |
| Pg. 3 | Don't Let the Insurance Company Take Advantage of You |
| Pg. 4 | From the Desk of Justin G. Morgan, Esq. |

REPRESENTING HURT AND INJURED CLIENTS

Dear Clients and Friends:

The Law Offices of Justin G. Morgan, P.A. represents victims who have been injured as a result of the negligence of another person or entity.

We handle all types of personal injury matters including:

- 
- Airplane Accidents and Airplane Crashes
 - Animal Attacks
 - Automobile Accidents / Car Accidents
 - Boating Accidents
 - Burn Victim Claims
 - Bus Accidents
 - Cruise Ship Accidents
 - Claims against a county, city, or municipality
 - Dog Bites
 - Drowning Accidents
 - Drunk Driver Accidents
 - Insurance Disputes and Bad Faith
 - Motorcycle Accidents
 - General Negligence Claims
 - Negligent Security: (example, claims against a nightclub, apartment complex, or parking lot operator for not providing adequate security)
 - Negligent Supervision of a minor child
 - PIP – Personal Injury Protection Insurance Disputes for Plaintiffs
 - Products Liability: (example, when a company's defective design or manufacture of a product causes an injury)
 - Sexual Assault, Civil: (example, a claim for money damages against the person who sexually assaulted you and/or a property owner for not providing adequate security)
 - Slip and Fall / Trip and Fall
 - Swimming Pool Accidents / Drowning Accidents
 - Train Accidents
 - Selected Workers' Compensation Claims
 - Wrongful Death Claims

www.JustinMorganLaw.com

NOTABLE RESULTS

At THE LAW OFFICES OF JUSTIN G. MORGAN, P.A. we are proud of our past history of settlements, recoveries and verdicts. Each case is different and each client's case must be evaluated and handled on its own merit. The facts and circumstances of your case may differ from the matters in which results have been provided and the results provided may not be applicable to your particular matter.

\$50,000,000.00+ – In recoveries for our clients

\$400,000.00 – Auto accident recovery	\$110,000.00 – Auto accident recovery	\$122,500.00 – Auto accident recovery
\$250,000.00 – Homeowner liability/ Pool liability recovery	\$100,000.00 – Auto accident recovery	\$75,000.00 – Trip and fall recovery
\$210,000.00 – Auto accident recovery	\$75,000.00 – Auto accident recovery	\$130,000.00 – Trip and fall recovery
\$150,000.00 – Slip and fall recovery	\$110,000.00 – Auto accident recovery	\$75,000.00 – Homeowner liability/ Pool liability recovery
\$175,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery	\$60,000.00 – Fall down recovery
\$95,000.00 – Life insurance policy dispute lawsuit recovery, over 100% of policy limit	\$78,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery
\$100,000.00 – Trip and fall recovery	\$130,000.00 – Fall down recovery	\$70,000.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$275,000.00 – Auto accident recovery	\$86,000.00 – Auto accident recovery
\$252,500.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery
\$137,500.00 – Auto accident recovery	\$75,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$65,000.00 – Auto accident recovery	\$125,000.00 – Auto accident recovery
\$75,000.00 – Auto accident recovery	\$125,000.00 – Auto accident recovery	\$75,000.00 – Auto accident recovery
\$75,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery	\$260,000.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$120,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$127,500.00 – Auto accident recovery	\$170,000.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$210,000.00 – Auto accident recovery	\$60,000.00 – Fall down recovery
\$100,000.00 – Auto accident recovery	\$102,500.00 – Auto accident recovery	\$75,000.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$97,500.00 – Auto accident recovery	\$86,500.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$300,000.00 – Trip and fall recovery	
\$75,000.00 – Fall off a ladder recovery	\$72,500.00 – Auto accident recovery	

300 + policy limit recoveries (not listed above), wherein the insurance company agreed to pay the entire insurance bodily injury (BI) policy limit and/or uninsured or underinsured (UM) policy limit, as settlement and in order to avoid a lawsuit.

DON'T LET THE INSURANCE COMPANY TAKE ADVANTAGE OF YOU

A pre-existing condition is any health condition you have had before the date of your accident.

Almost all of us have pre-existing conditions. Some of us have such conditions from birth while others develop over time. The time you fell off your bike or skateboard and hit your head when you were 7 is a pre-existing condition. When you lifted a heavy object at work and suffered a hernia or a pulled muscle in your neck or back is a pre-existing condition. When you played tennis and pulled a muscle in your leg or groin is a pre-existing condition.

The key is that for many of us the symptoms go away yet there may be an underlying condition that presents no symptoms. However, even if there are no serious symptoms, there may be some minor symptoms that do not regularly occur. In many car accidents, insurance companies will claim that your symptoms are the result of a pre-existing condition, and not the result of the accident. The insurance companies reason that they are only responsible for paying damages that their insured caused. They do not want to pay for your pre-existing condition.

Under Florida law this is a legitimate claim for insurance companies to make in some cases. However, we routinely see insurance companies raise the pre-existing condition defense, namely to deny payment. This is especially true in accidents involving the elderly.

Whether a condition is pre-existing or was caused by the accident can be difficult to sort out. You need to retain a qualified lawyer who understands the issues in your specific case. The problem is that often when an insurer raises the pre-existing condition defense, you may be in for a long and difficult fight. **The Law Offices of Justin G. Morgan, P.A.** can help you. Call us at **1-800-9-JUSTIN** for a complimentary consultation. If we do not obtain compensation for you, there is absolutely no fee for us.

YOU MAY NOT KNOW:

Since the firm's inception in 2002, Justin G. Morgan, P.A. has handled over 6,500 cases and has litigated over 2,500 lawsuits. We have recovered millions of dollars for our clients. Results count!



Thank You For Your Referrals!

We continue to receive many referrals from clients, thank you. The most meaningful new client, for our firm, is one that is referred by an existing or past client. If you or a loved one has been injured in an accident, call us as soon as possible. We vigorously represent all clients, no matter how small or big the injury.

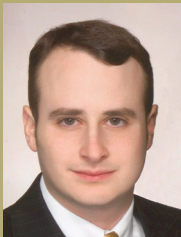
FYI: All prior newsletters of The Law Offices of Justin G. Morgan, P.A. can be found on our website www.hurtandinjured.com

The Law Offices of Justin G. Morgan, P.A.

Personal Injury Attorneys
2500 Weston Road, Suite 211
Weston, FL 33331

PRESORTED
STANDARD
US POSTAGE
PAID
BOCA RATON, FL
PERMIT No. 1767

The firm's attorneys are admitted to practice in the State of Florida. The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience. © 2014 Justin G. Morgan, P.A.



FROM THE DESK OF JUSTIN G. MORGAN, ESQ.

Dear Clients and Colleagues:

Thank you so much for the trust you have placed in our firm. Proudly, many of our clients come from referrals from former clients and lawyers. If you believe that your insurance company is acting in bad faith, talk to me about your situation. Do not simply accept their claim that you had a pre-existing condition and that their insured was not the cause of your pain. I am available 24 hours a day to answer your questions. Call the office at **1-800-9-JUSTIN** and ask to speak to me personally. It is through hard work, attentiveness, and years of experience that I have been able to challenge insurance companies who refuse to compensate injured persons. Our mission has always been to take the stress out of your personal injury matter. We want our clients to concentrate on getting well and being there for their families. Our office will make sure that if you have been injured, through no fault of your own, you have the means and the compensation to continue providing for your family.

Best Regards,

JUSTIN G. MORGAN, ESQ.

SERVING CLIENTS THROUGHOUT FLORIDA

WESTON OFFICE

2500 Weston Road, Suite 211 • Weston, FL 33331
Telephone: (954) 217-1016 • Facsimile: (954) 217-1019

FORT MYERS OFFICE

1500 Colonial Boulevard, Suite 200 • Fort Myers, FL 33907
Telephone: (239) 334-0355 • Facsimile: (239) 334-0399