

EQUAL JUSTICE UNDER THE LAW

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

Personal Injury Attorneys

Fall 2012

\$120,000.00 AUTO ACCIDENT RECOVERY

The Law Offices of Justin G. Morgan, P.A. recently was successful in obtaining a \$120,000.00 settlement for a client after an automobile accident. Our client was involved in an accident in which a significant amount of damage was caused to his vehicle. Unfortunately, the police officer who arrived at the scene made mistakes on the police report and made mistakes during the police investigation. As a direct result of these errors, our client was wrongly indicated "at fault" for the accident. Not surprisingly, the insurance company for the other vehicle denied the claim.

Through investigative efforts employed by The Law Offices of Justin G. Morgan, P.A., we were able to demonstrate that the police report and the officer's findings were not accurate. Ultimately, our firm was successful in having the police officer file an amended police report.

Our client had several complaints from the accident including neck pain, back pain, and arm pain. Because of the severity of the injuries, our client was forced to undergo shoulder surgery at a cost of thousands of dollars.

In spite of our firm's success in having the police officer amend the police report, the insurance company continued to refuse to make any settlement offer on the claim. As such, we prepared a lawsuit on behalf of our client. Once the lawsuit was received by



the insurance adjuster, our firm swiftly negotiated a settlement of \$120,000.00 in favor of our client.

There is no substitute for an experienced personal injury law firm. At The Law Offices of Justin G. Morgan, P.A. we understand that insurance companies routinely deny benefits to parties injured in automobile accidents. Aggressive investigation by our firm led to the police officer filing an amended accident report which relieved our client of liability. Attorney Justin G. Morgan has the experience necessary, along with necessary litigation skills, and knowledge to achieve significant recoveries on behalf of injured clients. If you or a loved one has been injured in an automobile accident, call The Law Offices of Justin G. Morgan, P.A. at 1-800-9-JUSTIN. We are available 24 hours a day for a consultation and all consultations are complimentary.

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At The Law Offices of Justin G. Morgan, P.A. we understand that insurance companies routinely deny benefits to parties injured in automobile accidents.

FLORIDA'S PIP LAW REGARDING AUTOMOBILE ACCIDENTS IS SUBSTANTIALLY CHANGING

EFFECTIVE JANUARY 1, 2013

IMPORTANT INFORMATION

WHAT YOU NEED TO KNOW:

A new PIP law was enacted and will be effective January 1, 2013. If you just want the short version of what you need to know; it is that the new law is very vague and ambiguous, and should you fail to immediately enforce your rights, you may lose substantial valuable insurance coverage available to you. **The simplest answer I can give you is that if you are in an automobile accident, you should call The Law Offices of Justin G. Morgan, P.A. immediately, even from the accident scene.**

PIP a/k/a Personal Injury Protection and No Fault Coverage presently pays for, regardless of fault, \$10,000.00 of medical and treatment bills and/or lost wages and/or funeral expenses related to an automobile accident.

1. Effective January 1, 2013, PIP will only apply if you seek medical treatment within fourteen (14) days from the date of accident. If you do not seek medical care within fourteen (14) days from the date of the accident, PIP will not provide you any benefits or coverage even though you are required to purchase this coverage.

2. You are only allowed to seek the full \$10,000.00 in PIP benefits if you are diagnosed with an "Emergency Medical Condition." What is an "Emergency Medical Condition?" As of now, the PIP statute provides a vague definition of an "Emergency Medical Condition" but it is open to much debate.

3. A chiropractor (DC) is excluded from being able to make a diagnosis of an "Emergency Medical Condition," only Medical Doctors (MD), Doctors of Osteopathic Medicine (DO), Physician's Assistants (PA), and Advanced Registered Nurse Practitioners (ARNP) are authorized to make the diagnosis of an "Emergency Medical Condition." *This is an extremely unfair and punitive part of the new PIP statute, but it is very likely your chiropractor will be able to coordinate your care from the outset of any necessary medical treatment, so that it can be determined if you have an "Emergency Medical Condition."*

4. An automobile accident patient can get chiropractic and other follow-up care up to the \$10,000.00 in PIP benefits only if the patient first gets a diagnosis of an "Emergency Medical Condition" from an M.D., D.O., P.A., or ARNP. A Chiropractor is then allowed follow-up care for treatment limited to the initial diagnosis/complaints up to the full \$10,000.00 in PIP benefits remaining after the "Emergency Medical Condition" diagnosis/treatment bills.

5. If the injured person is not diagnosed with an "Emergency Medical Condition," the injured person gets up to only \$2,500.00 in PIP benefits total. \$10,000.00 in PIP does not apply under this scenario.

6. Examinations Under Oath (a type of deposition) of injured persons may be required as a condition to payment of PIP benefits. This overturns the recent Florida Supreme Court ruling disallowing Examinations Under Oath as a condition to payment of PIP benefits.

7. The Law Offices of Justin G. Morgan, P.A. is still analyzing all of the issues and ambiguities of the new PIP law, our analysis is not final and is evolving, and may change. We will be glad to speak with you over the phone about these issues, or meet with you in person.

8. OUR BOTTOM LINE ADVICE; THE NEW PIP LAW IS VERY CONFUSING, AND IF YOU ARE INJURED IN AN AUTOMOBILE ACCIDENT, YOU SHOULD CONTACT THE LAW OFFICES OF JUSTIN G. MORGAN, P.A. ASAP FOR HELP WITH YOUR CLAIMS.



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:

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- 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
 - Wrongful Death Claims

Contact us at 1-800-9-JUSTIN and ask to speak to an attorney. There is never any charge for a consultation.

NOTABLE SETTLEMENTS, RECOVERIES AND VERDICTS

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	\$100,000.00 – Auto accident recovery	\$97,500.00 – Auto accident recovery
\$250,000.00 – Homeowner liability / Pool liability recovery	\$75,000.00 – Fall off a ladder recovery	\$300,000.00 – Trip and fall recovery
\$210,000.00 – Auto accident recovery	\$110,000.00 – Auto accident recovery	\$72,500.00 – Auto accident recovery
\$150,000.00 – Slip and fall recovery	\$100,000.00 – Auto accident recovery	\$122,500.00 – Auto accident recovery
\$175,000.00 – Auto accident recovery	\$75,000.00 – Auto accident recovery	\$75,000.00 – Trip and fall recovery
\$95,000.00 – Life insurance policy dispute lawsuit recovery, over 100% of policy limit	\$110,000.00 – Auto accident recovery	\$130,000.00 – Trip and fall recovery
\$100,000.00 – Trip and fall recovery	\$100,000.00 – Auto accident recovery	\$75,000.00 – Homeowner liability / Pool liability recovery
\$100,000.00 – Auto accident recovery	\$78,000.00 – Auto accident recovery	\$60,000.00 – Fall down recovery
\$252,500.00 – Auto accident recovery	\$130,000.00 – Fall down recovery	\$100,000.00 – Auto accident recovery
\$137,500.00 – Auto accident recovery	\$275,000.00 – Auto accident recovery	\$70,000.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery	\$86,000.00 – Auto accident recovery
\$75,000.00 – Auto accident recovery	\$75,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery
\$75,000.00 – Auto accident recovery	\$65,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$125,000.00 – Auto accident recovery	Jury trial win: Medical provider (co-counsel) v. Automobile insurance company
\$100,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery	Jury trial win: Medical provider (co-counsel) v. Automobile insurance company
	\$120,000.00 – Auto accident recovery	
	\$127,500.00 – Auto accident recovery	
	\$210,000.00 – Auto accident recovery	
	\$102,500.00 – Auto accident recovery	

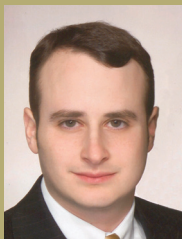
300 + policy limit recoveries (not listed above), wherein the insurance company agreed to pay the entire insurance bodily injury (BI) policy limit and/or uninsured or underinsured (UM) policy limit, as settlement and in order to avoid a lawsuit.

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

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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. © 2012 Justin G. Morgan, P.A.



FROM THE DESK OF Justin G. Morgan, Esq.

Dear Clients and Friends,

At **The Law Offices of Justin G. Morgan, P.A.** we help clients and lawyers explore the potential merits of each matter on an individual basis. Many of the people that we have assisted came to us through recommendations made by former clients or through an attorney referral. Our primary practice is in serving the victims of **PERSONAL INJURY** including automobile accidents, wrongful death, products liability, premises liability, and slip and fall injuries. We believe that clients value tough advocacy on their side and we continually strive to provide high quality, professional, effective and efficient representation. Protecting the rights of the injured includes facing even the most difficult cases for our clients. Let us put the firm's resources to work for you. Call us in Weston at (954) 217-1016, in Fort Myers at (239) 334-0355, or toll-free at **1-800-9-JUSTIN**.

Best regards,

JUSTIN G. MORGAN, ESQ.

SERVING CLIENTS THROUGHOUT FLORIDA

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