

EQUAL JUSTICE UNDER THE LAW

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

Personal Injury Attorneys

Fall 2013

\$170,000.00 AUTO ACCIDENT RECOVERY

The Law Offices of Justin G. Morgan, P.A. recently made a recovery of \$170,000.00 for a husband and wife after what seemed to be a very minor automobile accident. Making this case complicated was the fact that the husband, who was driving at the time of the accident, did not hold a valid driver's license, in addition to the fact that he was driving a borrowed vehicle and, liability, (who caused the accident), was initially disputed.

The insurance company of the borrowed vehicle initially denied PIP coverage, (Personal Injury Protection), and refused to pay our clients' medical bills. Our clients had sought out conservative medical care, however, the husband had extensive pre-existing medical conditions, and his wife was diagnosed with TMJ, a medical problem with the jaw, as a result of the accident.

The impact to our clients' vehicle was so small, it was very difficult to convince the insurance company for the at-fault driver that the TMJ diagnosis was actually related to this automobile accident.

At the conclusion of our clients' medical care, and after the submission of the settlement demand packages, and much negotiation with the involved insurance companies, **The Law Offices of Justin G. Morgan, P.A.** obtained a \$170,000.00 bodily injury settlement from the insurance company for the at-fault driver and \$20,000.00 in PIP medical benefits was secured from the insurance company of the borrowed vehicle. The end result was a \$190,000.00 total recovery on behalf of our clients, without the filing of a lawsuit.



There is no substitute for experience. At **The Law Offices of Justin G. Morgan, P.A.** we understand that insurance companies routinely deny benefits to injured parties. Attorney Justin G. Morgan has the unique litigation skills, knowledge, and experience necessary to procure benefits and seek damages after an accident. Through hard work, experience, and attentiveness, **The Law Offices of Justin G. Morgan, P.A.** has achieved significant recoveries on behalf of injured clients no matter how challenging the circumstances.

THERE IS NO SUBSTITUTE FOR EXPERIENCE

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

www.JustinMorganLaw.com

IN THIS ISSUE

- | | |
|-------|---|
| Pg. 1 | \$170,000.00 Settlement |
| Pg. 2 | Proving Fault in Auto Accidents |
| Pg. 3 | Representing Hurt and Injured Clients |
| Pg. 3 | Notable Results |
| Pg. 4 | From the Desk of Justin G. Morgan, Esq. |

PROVING FAULT IN AUTO ACCIDENTS

As with other types of accidents, attempting to figure out who is at fault in a traffic accident is a matter of deciding who was careless, or “negligent.” In many cases common sense will tell you who acted carelessly, but you may not be aware of what laws or rules that person violated. Your argument to an insurance company that another person caused the accident can be reinforced if you find some “official” or “legal” support for your conclusion.

There are a number of places where you can look for support for argument that someone else caused your auto accident.

- **Police Reports:** If the police came to the scene of the accident, they probably wrote up an accident report. Once a copy of the written accident report has been obtained, read it to see what the officer’s perception of the accident was. Sometimes a police report will plainly state the officer’s opinion that someone violated a specific traffic law and that violation caused the accident. It may even state that the officer issued a citation. Other times, the report may simply mention negligent behavior without stating who specifically caused the accident. Regardless of how specific it is, mention in a police report of a traffic law violation or careless driving by another person serves as support in proving that the other person was at fault. However, under Florida law, police reports are not admissible in a court of law, but most insurance companies use a police report’s conclusions for settlement purposes.
- **State Traffic Laws:** Another place to look for support for your argument that the other driver caused your accident is in the Florida State Laws which govern driving. A simplified version of these laws is often available in local department of motor vehicle offices. Often known as “The Rules of the Road”, there may be listings for speed limits, right of way, roadway markings, etc. If you find a rule that applies to your accident it will help your argument with an uncooperative insurance company.
- **Rear-End Collisions:** If someone hits you from behind, it is virtually never your fault. A basic rule of the road requires a vehicle to be able to stop safely without hitting a vehicle in front. If an automobile cannot stop safely, the driver is not considered driving as safely.

Proving fault in personal injury accidents can be a complicated procedure, often requiring the services of an experience personal injury attorney. We have mentioned only three of many places to investigate the legality of who is at fault in an accident. There are many more that are not as obvious as those noted above.

The Law Offices of Justin G. Morgan, P.A. has the experience and legal knowledge to prove fault to the most stubborn insurance companies. Our office has been able to secure substantial compensation on behalf of injured clients who were not even sure themselves, who caused their accident. If you have had an automobile accident, or any type of personal injury, call our office today for a free consultation to help determine if you are entitled to money to pay for injuries and property damaged in an accident.



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
 - Selected Workers' Compensation Claims
 - 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 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
\$75,000.00 – Fall off a ladder recovery	\$300,000.00 – Trip and fall recovery	
	\$72,500.00 – Auto accident recovery	

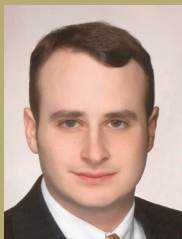
300 + policy limit recoveries (not listed above), wherein the insurance company agreed to pay the entire insurance bodily injury (BI) policy limit and/or uninsured or underinsured (UM) policy limit, as settlement and in order to avoid a lawsuit.

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. © 2013 Justin G. Morgan, P.A.



FROM THE DESK OF JUSTIN G. MORGAN, ESQ.

Dear Clients and Friends,

As firm founder, I am well versed in federal and state laws and other regulations designed to protect Florida citizens, Florida visitors, and all victims of personal injury or wrongful death throughout the entire State of Florida. It is with great pride, that in addition to staying on top of legal rulings, product recalls, and other news items that can affect clients, I am committed to informing clients on issues that may be important to them. I believe that clients value tough advocacy on their side and while our law firm is respected for its civil litigation prowess, we are also well known for our high ethical standards.

Call us in Weston at (954) 217-1016, in Fort Myers at (239) 334-0355, or toll-free at 1-(800)-9-JUSTIN. Our firm never represents insurance companies and our mission is to protect our clients and make sure that they receive the monetary compensation that they deserve when they have been involved in an accident due to the negligence of another. For more information on our services and successes, or to refer a case or arrange an appointment, please contact us at any time of the day or night and ask to speak to Attorney Justin G. Morgan. There is never a charge for a consultation.

Very truly yours,

JUSTIN G. MORGAN, ESQ.

SERVING CLIENTS THROUGHOUT FLORIDA

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