



EQUAL JUSTICE UNDER THE LAW

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

Personal Injury Attorneys

Fall 2016

\$110,000.00

AUTO ACCIDENT RECOVERY

The Law Offices of Justin G. Morgan, P.A. recently made a recovery of \$110,000.00 for a client injured in a very small impact automobile accident. Our client was receiving conservative medical care for her complaints of back pain. One day, fifteen (15) months after the automobile accident, our client woke up in terrible pain and went to the emergency room. Her doctor met her at the hospital.

At the hospital emergency room, it was discovered that our client had a herniated disk and the doctor's best recommendation was to have back surgery performed. Our client was hospitalized and underwent the recommended surgery. Our client's health insurer spent over \$150,000.00 for the medical care for our client.

The health insurance company wanted to be reimbursed for all of the money they spent, through a legal process called subrogation. The problem was that the available liability insurance for our client's claim was only \$110,000.00. This meant that even if our client made a maximum recovery, our client would receive \$0.00 due to the health insurance lien.

Upon initial presentation of our client's claim to the liability insurer, the initial offer made was \$4,300.00. The insurance company argued a surgery could not possibly be related to the small accident. At this point,



our firm created a detailed action plan to bring the case to a successful conclusion. We completed our action plan in eight (8) months, without filing a lawsuit. The insurance company for the at fault driver ultimately paid \$100,000.00, which was the liability policy limit. Our client's automobile insurance carrier paid \$10,000.00, the uninsured policy limit. The firm then negotiated a settlement with the health insurance company that paid for our client's medical care. The amount of the settlement on the \$150,000.00+ lien from the health insurance company was negotiated, by our firm, down to a mere \$790.12.

All of these successful conclusions resulted in our client receiving a substantial sum of money, and still having her health insurance available to her in the future. Personal injury cases can be quite complex and it is a relief to have a qualified, experienced law firm, like **The Law Offices of Justin G. Morgan, P.A.**, handle that aspect of the accident or injury.

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CALL 1-800-9-JUSTIN

www.hurtandinjured.com

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

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

UNDERSTANDING POLICY LIMITS

Dealing with insurance companies can be difficult at the best of times. It is possible that you may find the insurance company is hoping that you will accept a lesser amount of money than you are actually due. If this is the case, now is the time to call **The Law Offices of Justin G. Morgan, P.A.**

Attorney Justin G. Morgan will personally take every last detail of your case into consideration when evaluating your claim. Our law office will work towards the goal of securing the funds necessary for our client's to make a full recovery. We understand that the price of medicine, physician care and surgery will be expensive and we strongly believe that our client's should not have to pay for that if the injuries were caused by the negligence of another individual. Our firm is dedicated to providing an unparalleled level of commitment while working diligently to find a way to maximize each claim.

From a car accident case, to a dog bite or slip, trip and fall, client's generally have the legal right to recover compensation when injuries are a result of someone else's careless action. This compensation can come by settling a claim outside of court, or through a formal court based lawsuit.

It is important to understand that when an individual purchases liability insurance, there is essentially always a policy limit in place. This details the maximum amount of money the insurance company is responsible to pay. Handling policy limits can be very difficult. If your expenses exceed that limit, and money is due, it will have to come from somewhere else. This is when the experience of your law firm can make all the difference. **The Law Offices of Justin G. Morgan, P.A.** understands that circumstances like that are not simple and have the unique ability to create an action plan to recover money for client's.



\$65,000,000.00+

IN RECOVERIES FOR OUR CLIENTS

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.

\$400,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery	\$86,000.00 – Auto accident recovery
\$250,000.00 – Homeowner liability/ Pool liability recovery	\$78,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery
\$210,000.00 – Auto accident recovery	\$130,000.00 – Fall down recovery	\$100,000.00 – Auto accident recovery
\$150,000.00 – Slip and fall recovery	\$275,000.00 – Auto accident recovery	\$125,000.00 – Auto accident recovery
\$175,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery	\$75,000.00 – Auto accident recovery
\$95,000.00 – Life insurance policy dispute lawsuit recovery, over 100% of policy limit	\$75,000.00 – Auto accident recovery	\$260,000.00 – Auto accident recovery
\$100,000.00 – Trip and fall 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	\$170,000.00 – Auto accident recovery
\$252,500.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery	\$60,000.00 – Fall down recovery
\$137,500.00 – Auto accident recovery	\$120,000.00 – Auto accident recovery	\$75,000.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$127,500.00 – Auto accident recovery	\$86,500.00 – Auto accident recovery
\$75,000.00 – Auto accident recovery	\$210,000.00 – Auto accident recovery	\$60,000.00 – Auto accident recovery
\$75,000.00 – Auto accident recovery	\$102,500.00 – Auto accident recovery	\$77,000.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$97,500.00 – Auto accident recovery	\$65,000.00 – Fall down recovery
\$100,000.00 – Auto accident recovery	\$300,000.00 – Trip and fall recovery	\$200,000.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$72,500.00 – Auto accident recovery	\$325,000.00 – Fall down recovery
\$75,000.00 – Fall off a ladder recovery	\$122,500.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery
\$110,000.00 – Auto accident recovery	\$75,000.00 – Trip and fall recovery	\$110,000.00 – Auto accident recovery
\$100,000.00 – Auto accident recovery	\$130,000.00 – Trip and fall recovery	\$75,000.00 – Fall down recovery
\$75,000.00 – Auto accident recovery	\$75,000.00 – Homeowner liability/ Pool liability recovery	\$70,000.00 – Auto accident recovery
\$110,000.00 – Auto accident recovery	\$60,000.00 – Fall down recovery	\$75,000.00 – Auto accident recovery
\$75,000.00 – Auto accident recovery	\$100,000.00 – Auto accident recovery	\$100,000.00 – Fall down recovery
\$110,000.00 – Auto accident recovery	\$70,000.00 – Auto accident recovery	\$110,000.00 – Auto accident recovery
		\$100,000.00 – Premises liability recovery

500 + 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.

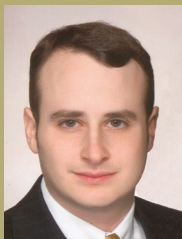
FYI: All prior newsletters of The Law Offices of Justin G. Morgan, P.A. can be found on our website www.hurtandinjured.com

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

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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. © 2016 Justin G. Morgan, P.A.



FROM THE DESK OF JUSTIN G. MORGAN, ESQ.

Dear Clients and Colleagues:

My law firm is always prepared to work hard to provide each client and our referring attorneys with **INDIVIDUAL ATTENTION** from the moment we are retained, through the final resolution of your case. Our team of lawyers, paralegals and case managers has been hand-picked for the exceptional reputations and **DEDICATION** to our clients. Proudly, we have recovered millions of dollars in compensation for clients. Our aim is to serve the goals and protect the interests of our clients. We work to understand the complexity facing clients and we do our best to simplify the issues and help clients navigate this complex realm. We will discuss your options with you, use plain English and break down the legal terminology. We want to answer your questions. Since no two cases are the same, we work to give each case the individual attention it requires.

Call the office at **1-800-9-JUSTIN** and ask to speak with me personally. Thank you so much for the trust that both clients and colleagues have placed in our firm.

Best Regards,

JUSTIN G. MORGAN, ESQ.

SERVING CLIENTS THROUGHOUT FLORIDA

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