



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

# Keep Your Car Clean to Reduce Risk from Coronavirus

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# Disinfecting Your Ride

## Prevent the Spread of COVID-19

We know the importance of washing hands, social distancing, and sanitizing surfaces to prevent the spread of coronavirus; but what steps should we take to keep our vehicle's interior properly clean and disinfected?

The next time you get in your vehicle, pay attention to all the surfaces you touch on an average trip.

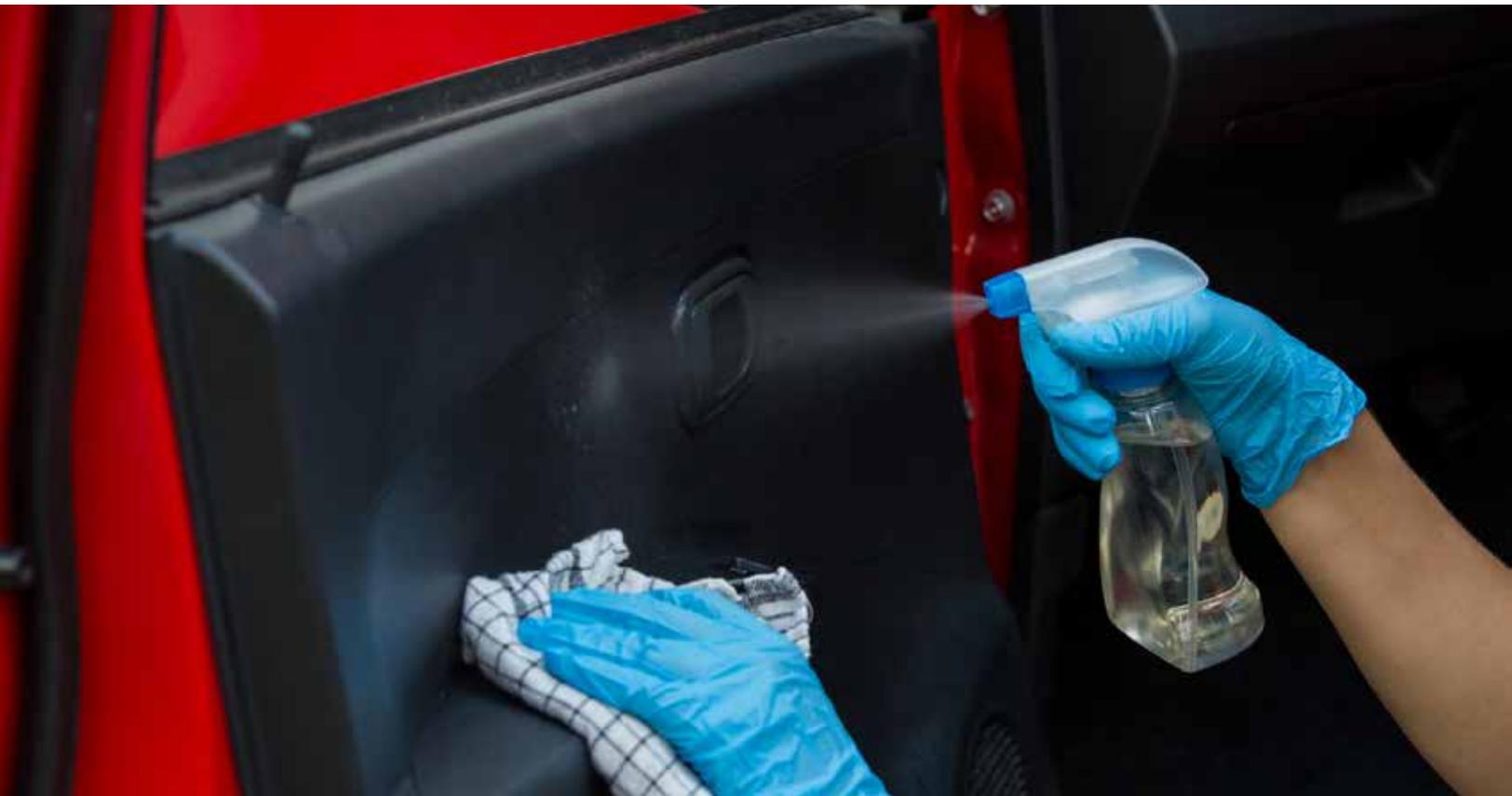
**According to the Centers for Disease Control and Prevention (CDC), alcohol solutions that contain at least 70 percent alcohol should be effective at killing the coronavirus.** This means nearly every interior surface of your car can be cleaned with isopropyl alcohol-based cleaners you may already use around the house. If you are low on supplies, at least use mild soap and water to clean. You should avoid bleach or hydrogen peroxide products, as they could easily damage the upholstery.

Murray Guari recommends that you consult with your auto dealer or vehicle manufacturer on which cleaning and disinfecting products to use on your vehicle, as cleaning agents will differ, depending on the type of upholstery you have.

When cleaning you should wear the proper personal protective equipment (PPE). When using chemical cleaning agents remember to have adequate ventilation – keep doors or windows open. Once completed, gloves and other disposable PPE used for cleaning and disinfecting the vehicle should be removed and disposed of properly and you should wash your hands thoroughly or use an approved alcohol-based hand sanitizer, following the CDC guidelines.

When disinfecting, focus on hot spots like door handles, steering wheel, window controls, locks, shifter, touch screens, radio controls, windshield wiper and turn signal stalks, cup holders, door armrests, air vents, seat adjusters, headrests, dashboard, and gas cap. If you drive your car daily, the CDC recommends cleaning touched surfaces daily.

Additional information and resources can be found at <https://www.cdc.gov/coronavirus>. ■



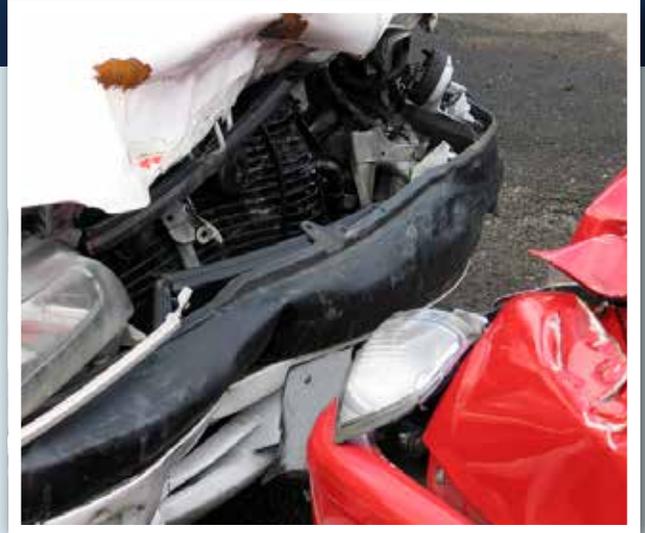
# Head-On Collisions

## Back Seats May No Longer Be the Safest Place in a Crash

Would you be surprised to learn that your vehicle's front seat may keep you safer than the back seat if you are in a head-on crash? An Insurance Institute for Highway Safety (IIHS) study found that rear passengers may lack sufficient protections in head-on collisions, leading to serious injuries or death.

The IIHS study looked at 117 crashes where belted rear-seat occupants age 6 to 92 were killed or seriously injured in front-end crashes. A third of the passengers suffered chest injuries, while nine of the injured passengers and 18 of those who were killed suffered head injuries.

Advances in seatbelt and airbag technology (ex. load limiters or pre-tensioners) have greatly improved the safety of those in the front seat, but the same cannot be said for those passengers sitting in the back seat. As a result of the study, the IIHS is now developing new crash testing to demonstrate the new safety concerns, and by 2022, the Institute hopes to have a back-seat



crash test, allowing buyers to compare new models. The IIHS hopes the new tests will encourage automakers to make the necessary safety improvements absent any federal regulations.

To learn more visit:

- **Study:** <https://www.iihs.org/topics/bibliography/ref/2178>
- **IIHS News:** <https://www.iihs.org/news/detail/rear-seat-occupant-protection-hasnt-kept-pace-with-the-front>

If you have any concerns or questions regarding a motor vehicle accident, Murray Guari is here to help. ■

## UM Coverage – A Must Have!

**Uninsured or Underinsured Motorist coverage (UM / UIM) is not mandatory, but provides protection to you, resident relatives, and passengers in your vehicle, if you are involved in an accident with someone who has no liability coverage or not enough insurance to cover your damages.**

UM coverage comes in two forms - "Stacked" or "Unstacked." Simply stated, "Stacked" multiplies your limits for this coverage by the number of cars you are insuring. For example, if you have 2 cars in your household and choose "Stacked" coverage, the UM benefit amount is multiplied by 2. Although this increases your premium, the UM benefits double, thereby providing you with added personal protection. Most importantly, Stacking allows you to expand UM/UIM insurance coverage for a loss, even if you are in a vehicle other than your own. "Unstacked" limits you to what is documented on the declarations page, regardless of the number of vehicles you own or have insured.



**If you are getting a new policy or are about to renew your policy, remember to ask about "Stacked" UM / UIM coverage!** If you have questions about uninsured or underinsured motorist coverage, please call our office. ■

## Guest Columnist: Attorney Rick Hutchinson of *Hutchinson & Huffman, P.A.*

### The Relationship Between Drugs and Crime

If you or a loved one is facing jail time because of a crime committed while under the influence of drugs or alcohol, you are not alone. More than half of people that are sentenced to jail or imprisonment had a criminal case that involved drugs and/or alcohol. In fact, here are some interesting statistics to consider:

- 80% of criminal offenders abuse drugs or alcohol.
- Nearly 50% of jail and prison inmates are clinically addicted to either drugs or alcohol.
- Just over 60% of individuals arrested for most types of crimes have positive drug tests for illegal substances in their system.

#### Substance Abuse and Crimes

Studies have found that there are three common types of drug-related crimes. These are:

- **Use-Related crimes:** These are crimes committed by a person who has actually taken the drug. The drug alters their mindset, disables critical thinking skills, and can lead to irrational action resulting in an illegal act.
- **Economic-Related crime:** These are crimes where the defendant may have committed a crime to fund their drug habit. Typically, these types of crimes are either theft or prostitution.
- **System-Related crime:** These are crimes that result from the structure of the drug system. Typical system-related crimes include the production, the manufacture, the transportation, and/or the sale of drugs. Crimes could also be violent and directly related to the production or sale of drugs, like a turf war between dealers.

#### Alcohol Abuse and Crimes

Although the negative effects of drinking are widely known, it is still a legal substance which means that there are many more people that can abuse it. Alcohol is closely correlated with many crimes and social issues because it directly alters the user's mindset.

In fact, alcohol is a factor in 40% of all violent crimes today. Even the Department of Justice has found that 37% of almost 2 million convicted offenders currently in jail have reported that they were under the influence of alcohol when arrested.

What's worse is that a large amount of the crimes committed while abusing alcohol are some of the most violent crimes, including rape, murder, and child/spousal abuse. Unfortunately,



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when these crimes take place, courts are typically not as lenient in recommending rehabilitation in lieu of jail time. Since they are crimes of malice, offenders face the harshest punishments including imprisonment and fines.

#### Courts Support Treatment and Recovery When Appropriate

It is unlikely that a court will show any leniency when a violent crime has taken place—even if the defendant was under the influence of drugs or alcohol. This is especially true if a life was lost because of the careless acts that occurred from substance abuse. After all, there are families and loved ones that are on the other side that wish for justice to be served.

But, there are many cases where a defendant is remorseful of the crime committed and show a strong desire to kick the habit that may have catalyzed the entire crime—whether it's drug or alcohol abuse. A defendant may be eligible for court-appointed rehabilitation, if they qualify. Qualifying factors include:

- Proving that the crime was nonviolent.
- Proving that the crime committed took place solely because of the drug or alcohol use that was present at the time.
- Proving that the defendant shows a desire to get past his or her addiction.
- The defendant does qualify for a probationary sentence.

#### Trust A Criminal Defense Attorney To Fight For Your Right To Rehab

*If you or a loved one are facing criminal charges in West Palm Beach, Florida or the surrounding region, contact attorney Rick Hutchinson at Hutchinson and Huffman, P.A., for a free and fully confidential case consultation. ■*

# Firm News

## Attorney Scott Murray being installed as Chair of Vita Nova Board

Scott Murray was recently installed as Chair of the Board of Directors of Vita Nova. Vita Nova's mission is to provide a safe place for young adults to get help when they do not have anywhere to turn for school, work, healthcare and housing. ■



## Meet Emma Isakoff

Emma is a Litigation Assistant who assists our Litigation Paralegals in conducting research, preparing documents for court hearings, scheduling meetings, and providing case status updates to clients. ■



## Meet Emily Saba

Emily is a Legal Assistant for the Pre-Litigation Department supporting the Senior Paralegal and the firm's attorneys working-up and preparing cases for demand and settlement. ■

## Thank You For Your Confidence And Trust In Us

We at Murray Guari are thankful and humbled by the **positive feedback from our clients**. We remain strong on our focus – helping our clients when they need it most. **Here, are two recent reviews provided by our clients:**

*“Scott Murray represented my wife and I after we were involved in a horrific accident. Throughout the process he along with his team really made us feel like they had our interest at heart, our recovery and well-being was always their concern. At the conclusion of our case, we were extremely pleased with the outcome. To Scott and his team, thanks for holding our hands during this journey.” ~ HY*

*“Keith is a family friend that I have known for 20+ Years. When I was involved in a motorcycle accident, I trusted him to represent me in my claim against the driver that caused the crash and ultimately against my own insurance company for an Uninsured Motorist claim. Keith, Cecilia, and Tonia were all terrific to deal with during the course of the claim. Their hard work lead to a quick and fair resolution. I fully trust everyone at Murray Guari Trial Attorneys and will not hesitate to recommend them to friends and family in the future.” ~G*

# 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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# Murray Guari Trial Attorneys PL

## How Can We Help?

At Murray Guari Trial Attorneys PL, we **represent victims** throughout Florida who have suffered serious personal injuries due to the negligence of others. At our firm, you will find a team that is **truly concerned about your well-being and getting justice for you.** We are proud that our clients come to us based on a personal recommendation from past clients and from other attorneys in the community who respect our reputation and the quality of our work. We would be honored to put our experience, skill and integrity to work for you. ■



Scott Perry, Rudolph Sohl, Scott Murray, Keith Hedrick & Jason Guari

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