



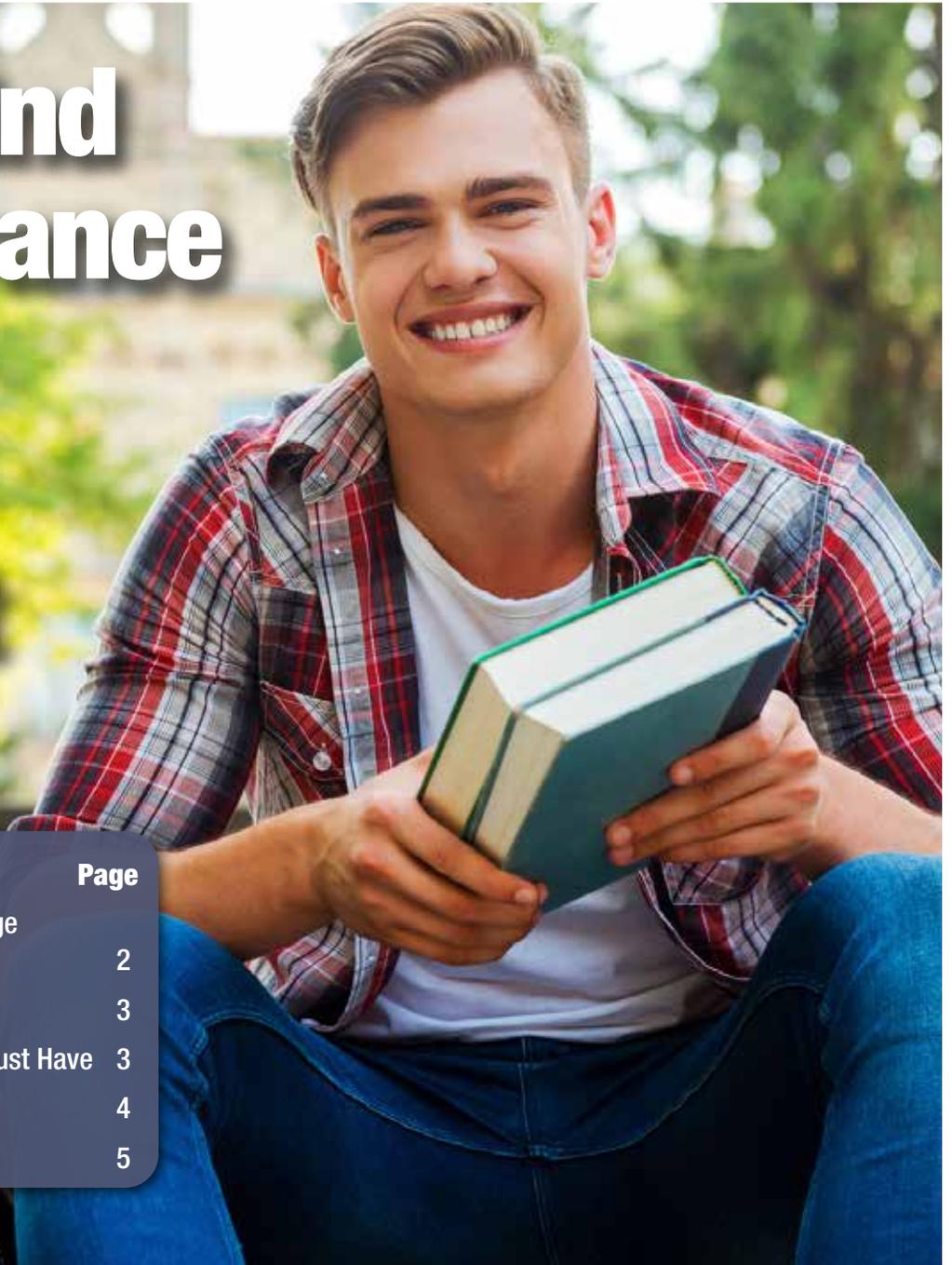
Murray Guari

Trial Attorneys PL

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

OVER \$150,000,000 RECOVERED FOR OUR CLIENTS!

What Kind of Insurance Does a College Student Need?



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Insurance For College Students

How Does My Child Going To College Affect My Insurance?

Congratulations, your child was accepted into college, maybe in a different city or even a different state. While many parents are focused on how to pay tuition, it is also important to review the insurance policy coverages of the child. Not notifying your insurance provider of changes could put your policy coverage at risk.

Health and Medical Insurance

Some colleges, and states, mandate that students have medical insurance coverage. Some schools offer school-sponsored insurance for a fee (some for as little as \$1,200 a year). You can also check your own family insurance plan to see if, or when, your child **outgrows the plan** (can vary between 18-26 years old). **Do you have an HMO?** Your child may have to go to an outside network if they attend an out-of-state school. **Does your current policy meet school standards?** Some colleges might require students' health insurance plans to meet its criteria (ex. deductibles) in order for the students to opt out of the campus-sponsored plans.

Auto Insurance

The question often asked is – do I keep my child on my policy or is there a way to save money? This is especially true if your child is not allowed to have a car on campus or won't be driving for an extended period of time.

- **Remove child from your policy** – Most car insurance companies will allow you to remove a child who has left for college – as long as the school is more than 100 miles away.
- **Student away discount** – Some auto insurance companies will offer select discounts (15-30%) for a student who is away at school over 100 miles from home in order

to show continuous coverage in the event the child buys a vehicle and insurance in the coming years.

- **Drop child to an occasional driver** – Some auto insurance providers allow you to change the status of your child from primary to occasional driver – this is someone who drives less than 25% of the car's annual mileage.
- **Good student discount** – If your child receives good grades and is under the age of 25, it could help lower your insurance cost (25-50%) if they meet certain criteria (ex. normally a B grade or better).

Rental Insurance

While your child is at school, it is also important to protect their personal property from theft, fire, or other mishaps. In general, if your child is living on campus and going to school full time, your homeowners', renters', or condo insurance policy (including liability protection) will cover his or her gear. If your child moves off campus or takes fewer classes (part-time student), your policy will most likely not protect his or her assets, and they will need to purchase renter's insurance.

Once your child changes their permanent address on legal documents like a driver's license or tax return, he or she is no longer considered part of your household, and again will need to buy their own renter's insurance. The same goes with students who share apartments – and all residents may be required to have their own policies.

It is important that you check with your individual insurance provider(s), as each situation is unique, and each provider has their own rules and guidelines. It is also important to review your policy regularly as student situations continually change. ■



Not So Fast

Dealing with Aggressive Drivers

It is important to note that aggressive driving and speeding have become more and more commonplace, and it is impacting everyone's safety!

During the first six months of 2021, there were 20,160 traffic deaths in the U.S. The Associated Press reported that this was the largest percentage increase in road deaths in the first half of the year since the U.S. Department of Transportation began recording fatal crash data in 1975.

This increase was the outcome of a growing trend of reckless driving including the increased use of drugs and alcohol; the lack of seat belt usage; texting while driving; and more opportunities for speeding and reckless driving given fewer cars on the road because of the coronavirus pandemic.

While you cannot control the behavior of other drivers, these are some tips from the National Highway Traffic Safety Administration on what to do if you encounter aggressive drivers or speeders on the roadways:

- If you are in the left lane and someone wants to pass, move over, and let them by.
- Give speeding drivers plenty of space. Speeding drivers are more likely to lose control of their vehicle.



- Adjust your driving to the conditions. Speeding is tied to aggressive driving. If a speeding driver is tailgating you or trying to engage you in risky driving, use judgment to safely steer your vehicle out of harm's way.
- Pull over if possible, and call the police if you believe a driver is following you or harassing you.

UM/UIM Auto 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 insurance or not enough liability insurance to cover your damages (Past and Future Medical Bills, Past and Future Wage Loss, and Past and Future Pain and Suffering).

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 at 561-366-9099. ■

**GUEST
COLUMNIST**

David Lauck

The Value of Voluntary Insurance Through AFLAC

In today's competitive marketplace, companies put a lot of energy into hiring the right employees. Considerable effort goes into attracting those employees, from providing comfortable salaries and signing bonuses, to a robust and comprehensive benefit package.

What we are finding is that Major Medical is not enough. Voluntary insurance goes a long way towards meeting their needs and expectations. When those needs and expectations are met, employees are more likely to be satisfied with their jobs, more engaged, more productive, and less likely to look for work elsewhere.

Companies are not likely to remain successful without a top team in place. One keyway to attract and retain superior talent is by making sure benefit offerings are plentiful, competitive, and affordable. After all, the economy may be rising, but health care costs including deductibles, co-payments, premiums, and out-of-pocket expenses are outpacing wages and inflation.

In a world where hefty medical bills are not covered by health insurance, rising gas and food prices, unexpected costs can pop up at any time. Having a resilient savings account balance is vital. That is something most Americans might not have. Only 16% of Americans say they are very comfortable with their emergency savings, and 40% have less than \$900 in savings. In 2021, more than 62% of Americans had to dip into the little savings they did have; and to make it worse, 25% of Americans have no emergency savings at all.

AFLAC has been the industry leader for over 60 years. Our policies help cover and bring peace of mind to more than 50 million people. Our products pay cash benefits directly to the policyholder to help protect against income and asset loss when a specific health event or life situation presents financial challenges.

Here's why more than 200,000 companies rely on us as an option:

No Direct Costs to Your Company

Control costs while enhancing the value of your employee benefit package. AFLAC policies can be 100% employee-paid and purchased on a voluntary basis or you can contribute to cover part of the cost.

Complements Existing Benefits Packages

Workers' Compensation and Major Medical plans may not cover the costs of everyday living expenses. Our policies pay cash benefits in the event of a covered accident or illness. We have more than 10 types of policies customized to suit all supplemental insurance needs.



David R. Lauck

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Attracts and Retains Employees

Benefits have become a top priority for employees; and, brand is important to them. The benefits you offer add more value than ever before studies show constantly.

Simple Administration and Enrollment Process

AFLAC's one-on-one enrollment experts help you achieve high participation rates. Web and call center enrollments are available for larger employers. We coordinated enrollment, education tools, and online services to make it easy for employees to understand the benefits. Guaranteed issue is available for other with pre-existing conditions. I personally help and assist with payroll deduction set-up, and claims process for every employee.

Potential Tax Savings for You and Your Employees

Some of AFLAC's tax-advantaged plans allow employees to use pre-tax dollars to pay for their policies lowering their taxable income.

Want to hear about our products? It's only a 10-minute investment of your time!



Firm News

Attorney Scott Perry Reelected to PBCBA Board of Directors

Partner Scott Perry was recently reelected to the Board of Directors of the Palm Beach County Bar Association for a second two-year term. Scott was installed during the 100th Annual Installation Banquet held on June 11th at The Breakers Hotel in Palm Beach.

Scott is a strong advocate for giving back to the legal community with time, effort, and leadership. As a member of the Board of Directors, he will continue to focus on increasing participation by members and ensuring the Bar grows and continues to serve its members' needs for years to come. ■



Meet Clerk/ Runner Theodore (Teddy) Ferguson

Teddy joined our firm in August 2021. He is a clerk who supports our attorneys and team by running errands and assisting with projects as needed. Beyond filing and assembling case materials, he serves as a charismatic liaison for many of our clients. ■



Meet Legal Assistant Marylyn Resendiz

Marylyn joined our firm in October 2021. She began as a clerk and has since been promoted to a legal assistant. She supports our attorneys and team by assembling and organizing information for legal documents while continuing to assist with projects as needed. An excellent communicator-she greets clients, translates meetings, and contacts health providers to gather updated records and bills. ■

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 a couple of recent reviews provided by our clients:**

“Excellent lawyers. Best team that I could of had to help win my lawsuit. Jason Guari, Keith Hedrick and their team were amazing. Always kept me up to date with things going on and always expressing concern on how I was doing.”
~ SB

“Scott Murray puts you at ease the moment you meet. For someone in pain, this is where I judge how I will be treated. In many slip & falls cases, people are very embarrassed. You will never feel this way with him. The whole office is there to see to your care & needs. They go way beyond office hours to help you out. My case was handled with the utmost skill. By the time we came to the pretrial, the negligence was so firmly established they could not even refute any of our proof. I was awarded so much more than I ever thought I could get. Scott Murray is someone who I very highly recommend.” ~ A

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.



**Murray Guari –
Hablamos Español**



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Murray Guari Trial Attorneys PL

Referrals are the Greatest Compliment. 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. **Our team is truly concerned about our clients' well-being and getting justice for them.** 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 or anyone you refer. ■



Keith Hedrick, Scott Murray, Jason Guari, and Scott Perry

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