

Firm Settles Case for Nearly 20 Times the Policy Limits

Talented, straight-living teen killed in accident caused by irresponsible young driver with poor driving history

Tommy Lacayo was only 17 years old when he was killed in June of 2002 in a car accident just blocks from his home in Port St. Lucie. He was the only son of Tom and Betty Lacayo, longtime residents of Port St. Lucie, and the younger brother to his sister, Carrie Lacayo. Tommy would have graduated with honors at Port St. Lucie High School the following year. Tommylacayo.org, a website established in his honor, describes Tommy as follows:

“Tommy was known by family and friends to live each day to the absolute fullest with great compassion and love. Without being judgmental of others, Tommy was Straight Edge, which means he chose a drug and alcohol free lifestyle. He had a deep passion for surfing and is remembered in the surfing community as a “soul surfer”. He often commented how surfing made him feel connected to the world and God. Tommy also had a passion for writing music, particularly love songs, and enjoyed playing in his emo/punk band, “Any Day Now.” He also loved running cross-country and track and would have served as Captain for both teams during his senior year at Port St. Lucie High. Tommy loved to hunt and fish with his dad. Along with local offshore fishing, Tommy and his dad took several trips together to Canada and Alaska. According to Tommy, he always caught more fish than his dad on these trips. Starting his study of the martial arts at the age of six, Tommy was a student of Uechi Ryu Karate. He earned his black belt at the young age of 15, a feat rarely accomplished in this style of karate. Tommy’s

best times were undoubtedly spent in laughter and love with his family and friends and he was truly the best son, brother, cousin and friend a person could ask for.”

It all came to a sudden, tragic end on June 20, 2002, when Tommy, while riding as a front seat passenger, was killed because of foolish, irresponsible driving by a teenaged driver with a poor driving history. That evening, Tommy worked at his part-time job at PetSmart, in nearby Jensen Beach, and then went to the home of another teenaged boy to give guitar lessons to some friends. Tommy had to be home by midnight, and needed a ride home. So the 18-year-old host, whose driving record was unbeknownst to Tommy, offered to give Tommy a ride home. Tommy rode in the front passenger seat, wearing his seatbelt and shoulder harness. Two other teenaged boys were seated directly behind Tommy in the backseat. Three other boys were in a second vehicle.

It had been raining that evening, and Port St. Lucie Blvd, the road on which the boys were traveling westbound, was wet. The speed limit was 45 mph. A police officer traveling in the opposite direction estimated the vehicle Tommy was riding in was traveling approximately 60 mph shortly before the crash. Although the boys denied that they were drag racing, evidence indicated otherwise. The traffic homicide investigation by the Port St. Lucie Police Department revealed that, after hitting a large puddle at the base of the south fork of the St. Lucie River bridge, the car Tommy was in crossed the median and crashed into a 1999 Toyota van. The vehicle was completely overturned on the inside lane. Tommy Lacayo was pronounced dead at the scene due to head trauma, and the rear seat passenger seated directly behind Tommy suffered minor injuries.

Insurance coverage was limited. The driver of the car in which Tommy was a passenger only had \$100,000 in liability coverage, and the other vehicle had even less insurance coverage, with only a \$25,000 policy limit. However, after demanding the policy limits, the first carrier failed to tender its limits within the demand period. So a lawsuit was promptly filed by SDSBS attorneys Lance Block and Jimmy Gustafson, both of the Tallahassee office. After Lance Block deposed the defendant driver, the case settled for a total amount of more than \$2 million, including amounts recovered from the Lacayo’s underinsured motorist coverage.



