

Impaired, uninsured driver crashes into vehicle causing serious injury and physical limitations

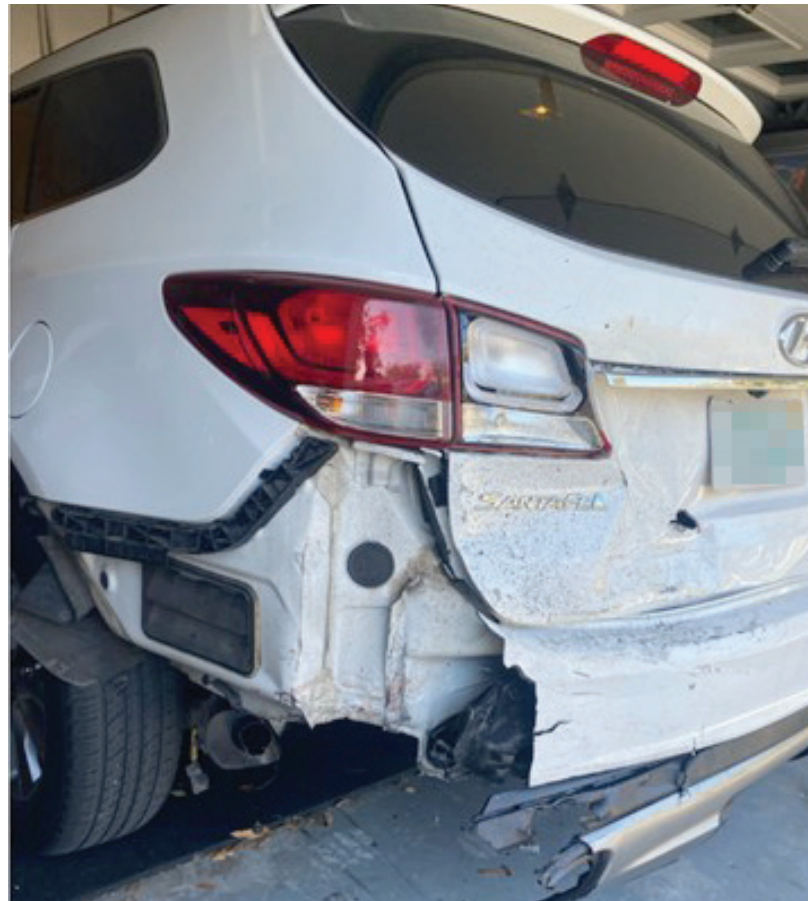
Victim is sole caregiver for spouse who suffers significant disabilities from multiple strokes.

In January 2025, Nancy Jones (not her real name), age 60, was driving her Honda sedan through her neighborhood in south Florida. As she came to a stop at an intersection, properly waiting for the right-of-way to turn left, a car crashed violently into the rear of Judy's vehicle. First responders were called. The man who crashed his car into Nancy's vehicle admitted to the police that he had caused the crash, and responding police arrested him at the scene for having unauthorized controlled substances and possession of drug paraphernalia. He admitted that he had smoked marijuana that morning. Records revealed that he had a history of criminal arrests and felony convictions. Further review found that he had no insurance.

Nancy declined to go to a hospital immediately after the crash because she needed to get back home to care for her disabled husband, Ken. In 2023, Nancy had resigned her full-time position as a volunteer coordinator for a medical center in order to care for her husband who had suffered a stroke. However, two days after the crash, Nancy did go to the emergency room at the local hospital suffering from head and neck pain, and left elbow and wrist pain. The emergency room physician diagnosed sprain and strain and referred her for chiropractic care and physical therapy. A chiropractor ordered an MRI which showed spinal disc bulges at C4-5 and C5-6, as well as a narrowing of her spinal canal.

Unfortunately, Ken suffered another and more devastating stroke after his wife's crash. It rendered him incontinent and caused additional aphasia which adversely affected his cognitive abilities. Both Ken and Nancy spent a month in a care facility trying to cope with their individual health limitations. Nancy attended regular physical therapy sessions for her injuries, but the stress of her injuries and need to care for her husband began to take a toll on her health. She researched nursing and other home health care services to determine the cost for such help for the rest of his life. One year of such services would have exceeded their insurance policy limit of \$250,000. Alarmed at their potential inability to find and afford proper care for her husband and herself, she contacted Searcy Denney attorney **Karen Terry** and asked for guidance.

Despite Ms. Terry's two demand letters sent to the insurance company on behalf of the couple, including all documentation of injuries and a Civil Remedy Notice filed through the Florida Department of Financial Services citing



failure to settle claims in good faith and denying claims without reasonable investigation, the insurance company offered a mere \$5,000 to settle the claim. Ms. Terry filed a second Civil Remedy Notice along with a threat to file suit. Only then did the Jones' insurance carrier tender all available uninsured/underinsured motorist (UM) policy limits of \$250,000. ♦

As of this date, it is still legal to drive a vehicle on the roads of Florida without insurance covering bodily injury. This is why it is VITALLY IMPORTANT for every driver to carry uninsured/underinsured motorist (UM) coverage on their own car insurance policy.

If you are in a vehicle accident involving an uninsured driver (no bodily injury coverage), or underinsured driver (insufficient amount of such coverage), your own UM insurance coverage will provide protection for you.