



**IN THE GRAND COURT OF THE CAYMAN ISLANDS
CIVIL DIVISION**

CAUSE NO: OF 2024

BETWEEN:

MORGAN CLARE ALBO

Plaintiffs

-AND-

RAGLAND KEYMIS MOWATT

Defendant

WRIT OF SUMMONS

TO: **Ragland Keymis Mowatt**
58 Canyon Dawn Drive
Bodden Town
Grand Cayman

And As a Noticed Party To: **Cayman First Insurance**
Cayman First Centre
17 Vibert Bodden Drive
George Town
Grand Cayman KY1-1105

THIS WRIT OF SUMMONS has been issued against you by the above-named Plaintiff in respect of the claim set out on the next page.

Within fourteen (14) days after the service of this Writ on you, counting the day of service, you must either satisfy the claim or return to the Court Office, 61 Edward Street, George Town, Grand Cayman, Cayman Islands, the accompanying Acknowledgement of Service stating therein whether you intend to contest these proceedings.

If you fail to satisfy the claim or to return the Acknowledgement within the time stated, or if you return the Acknowledgement without stating therein an intention to contest the proceedings, the Plaintiff may proceed with the action and judgment may be entered against you forthwith without further notice.

Issued this day of January 2024

NOTE: This Writ may not be served later than 4 calendar months (or, if leave is required to effect service out of the jurisdiction, 6 months) beginning with the date of issued unless renewed by order of the Court.

IMPORTANT

Directions for Acknowledgement of Services are given with the accompanying form.

STATEMENT OF CLAIM

1. At all material times, the Plaintiff, Morgan Clare Albo, of 82 Ithmar Circle, George Town, Cayman Islands, was the owner and operator of a white 2014 Mitsubishi Mirage, with motor vehicle registration number 198 313.
2. The Defendant, Ragland Keymis Mowatt, of 58 Canyon Lawn Drive, Bodden Town, Cayman Islands, was at all material times the owner and operator of a black Suzuki Grand Vitara, with motor vehicle registration number 135 265.
3. On or about 29 April 2021, at approximately 1:00 p.m., the Plaintiff was lawfully travelling in the eastbound lane along Seaview Road. The Defendant was also traveling east along Seaview Road, behind the Plaintiff. Upon arriving in the vicinity of her destination at #492 Seaview Road, the Plaintiff decelerated, put on her indicator, and proceeded to make a right-hand turn. The Defendant, suddenly and without warning, overtook the Plaintiff's vehicle. As a result, the front end of the Defendant's vehicle collided with the right rear of the Plaintiff's vehicle.
4. As a result of the collision, the Plaintiff suffered injuries and had to be transported by ambulance to the hospital.
5. The said collision was caused by the Defendant's negligence and/or breach of statutory duty under Sections 67 and 68 of the *Traffic Act* (2023 Revision).

PARTICULARS

The Defendant was negligent and is guilty of the said statutory duties by:

- a) Attempting to overtake when it was unsafe to do so;
- b) Failing to drive in such a manner as to have full control of the vehicle at all times;
- c) Failing to give way to a vehicle indicating a turn;
- d) Failing to drive at a speed and in a manner and at a distance from other vehicles as to be able to stop in an emergency without being involved in a collision;

- e) Failing to drive in a way so as to avoid the possibility of collision with any other road user, irrespective of the relative size or condition of the intersection or adjoining roads;
 - f) Failing to exercise due care and attention when using the road and failing to have due regard to the safety of other road users;
 - g) Failing to stop, to slow down, to swerve, or do anything to manage or control his vehicle so as to avoid the collision;
 - h) Failing to manage the vehicle so as to be able to stop within the limit of vision available at any given time;
 - i) Failing to maintain lane discipline;
 - j) Driving at a speed that was too fast in all of the circumstances;
 - k) Failing to see the Plaintiff in time or at all;
 - l) Failing to apply his brakes whether in time or at all;
 - m) Acting recklessly with disregard for the safety of others;
 - n) Failing to keep a proper look out in front of him; and
 - o) Failing to exercise reasonable skill and care to be expected of a reasonably skillful and careful driver in the circumstances.
6. By reason of the Defendant's negligence and breach of duty, the Plaintiff has sustained injuries and has suffered loss and damage.
7. Further or alternatively, the Plaintiff will rely on the doctrine of *res ipsa loquitur* in that the Defendant drove into the rear of the Plaintiff's vehicle.

PARTICULARS OF INJURIES TO THE FIRST PLAINTIFF

8. The Plaintiff, whose date of birth is 7 April 1994, was 27 years old at the date of the collision. The collision was high impact and immediately afterward, the Plaintiff was treated by ambulance personnel at the scene and attended at the emergency department of George Town Hospital for further treatment.
9. The Plaintiff suffered serious injuries and continues to suffer as a result of the injuries sustained in the collision. The injuries include but are not limited to:

- a. Shock and trauma of the spine, causing perineural cysts at C5-C6;
 - b. Disc desiccation at C5-C6;
 - c. Multifocal uncovertebral and facet degeneration;
 - d. Paravertebral muscular spasms;
 - e. Cervical pain and stiffness;
 - f. Cervical radiculopathy;
 - g. Right scapular and shoulder pain;
 - h. Upper limb paresthesia;
 - i. Right hip pain;
 - j. Right gluteal weakness;
 - k. Whiplash;
 - l. Headaches;
 - m. Dizziness;
 - n. Anxiety;
 - o. Flashbacks;
 - p. Sleep disruption; and
 - q. Post-Traumatic Stress Syndrome.
10. The Plaintiff continues to suffer from several of the above injuries and is impacted by them daily. Full particulars of the Plaintiff's injuries and the impact of them upon her will be provided prior to trial.

PARTICULARS OF SPECIAL DAMAGE

11. At the time of the collision, the Plaintiff was employed by BDO Cayman as an auditor. She missed work as a result of her injuries and has since had to make accommodations to her work environment to be able to work at the same capacity due to her injuries. The Plaintiff has suffered a past and future loss of income and earning capacity in addition to medical and other expenses and losses, which are ongoing.
12. The Plaintiff's losses include but are not limited to: claims for loss of income, medical treatment, travel, gratuitous care, interest and costs.

13. Full particulars of special damages and losses which are continuing will be provided by way of schedule of loss prior to trial.
14. The Plaintiff claims pre and post judgment interest on all loss, damage and expenses, pursuant to section 34 of the *Judicature Act (2021 Revision)* in accordance with the *Judgment Debts (Rates of Interest) Rules* (as amended).

AND THE PLAINTIFFS CLAIM:

- A. General damages;
- B. Special damages;
- C. Pre-judgment interest on damages pursuant to the *Judicature Act (2021 Revision)*;
- D. Post-judgment interest on damages pursuant to the *Judicature Act (2021 Revision)*; and
- E. Costs

Dated this 9th day of January 2024



BROADHURST LLC
Attorneys-at-Law for the Plaintiff

This Writ of Summons and Statement of Claim was issued by Broadhurst LLC, Attorneys-at-law for the Plaintiff, whose address for service is 4th Floor, Monaco Towers, 54 Edward Street, P.O. Box 2503, Grand Cayman, KY1-1104, Cayman Islands

INDORSEMENT AS TO INSURER OF MOTOR VEHICLE

The Plaintiff's claim arises out of the use of a motor vehicle on a public road. The insurer of the vehicle of the Defendant named herein Cayman First Insurance, Cayman First Centre, 17 Vibert Bodden Drive, George Town, Grand Cayman KY1-1105, Cayman Islands.

INDORSEMENT AS TO INTEREST

Interest on both general and special damages in accordance with the *Judicature Act (2021 Revision)* in accordance with the *Judgment Debts (Rates of Interest) Rules* (as amended) to be assessed.

**DIRECTIONS FOR ACKNOWLEDGEMENT OF SERVICE
OF WRIT OF SUMMONS**

1. The accompanying form of *Acknowledgement of Service* should be completed by an Attorney acting on behalf of the Defendant or by the Defendant if acting in person.

After completion it must be delivered or sent by post to the Law Courts, PO Box 495, George Town, Grand Cayman.

2. A Defendant who states in his Acknowledgement of Service that he intends to contest the proceedings *must also serve a defence* on the Attorney for the Plaintiff (or on the Plaintiff if acting in person).

If a Statement of Claim is endorsed on the Writ (i.e. the words “Statement of Claim” appear on the top of page 2). The defence must be served within fourteen (14) days after the time for acknowledging service of the Writ, unless in the meantime a summons for judgment is served on the Defendant.

If the Statement of Claim is not endorsed on the Writ, the defence need not be served until fourteen (14) days after a Statement of Claim has been served on the Defendant.

If the Defendant fails to serve his defence within the appropriate time, the Plaintiff may enter judgment against him without further notice.

3. A *Stay of Execution* against the Defendant’s goods may be applied for where the Defendant is unable to pay the money for which any judgment is entered. If a Defendant to an action for a debt or liquidated demand (i.e. a fixed sum) who does not intend to contest the proceedings states, in answer to question 3 in the Acknowledgment of Service, that he intends to apply for a stay, execution will be stayed for fourteen (14) days after his Acknowledgement, but he must, within that time, *issue a Summons* for a stay of execution, supported by an affidavit of his means. The affidavit should state any offer which the Defendant desires to make for payment of the money by installments or otherwise.

Please complete overleaf

Notes for Guidance

1. Each Defendant (if there are more than one) is required to complete an Acknowledgement of Service and return it to the Courts Office.
2. For the purpose of calculating the period of fourteen (14) days for acknowledging service, a Writ served on the Defendant personally is treated as having been served on the day it was delivered to him.
3. Where the Defendant is sued in a name different from his own, the form must be completed by him with the addition in paragraph 1 of the words “sued as (*the name stated on the Writ of Summons*)”.
4. Where the Defendant is a FIRM and an Attorney is not instructed, the form must be completed by a PARTNER by name, with the addition in paragraph 1 of the description “Partner in the firm of (.....)” after his name.
5. Where the Defendant is sued as an individual TRADING IN A NAME OTHER THAN HIS OWN, the form must be completed by him with the addition in paragraph 1 of the description “trading as (.....)” after his name.
6. Where the Defendant is a LIMITED COMPANY the form must be completed by an Attorney or by someone authorized to act on behalf of the Company, but the Company can take no further steps in the proceedings without an Attorney acting on its behalf.
7. Where the Defendant is a MINOR or a MENTAL HEALTH PATIENT, the form must be completed by an Attorney acting for a guardian *ad litem*.
8. A Defendant acting in person may obtain help in completing the form at the Courts Office.

IN THE GRAND COURT OF THE CAYMAN ISLANDS
CIVIL DIVISION

CAUSE NO: OF 2024

BETWEEN:

MORGAN CLARE ALBO

Plaintiff

-AND-

RAGLAND KEYMIS MOWATT

Defendant

ACKNOWLEDGEMENT OF SERVICE
OF WRIT OF SUMMONS

If you intend to instruct an Attorney to act for you, give him this form IMMEDIATELY.

Important. Read the accompanying directions and notes for guidance carefully before completing this form. If any information required is omitted or given wrongly, THIS FORM MAY HAVE TO BE RETURNED.

Delay may result in judgment being entered against a Defendant whereby he may have to pay the costs of applying to set it aside.

1. State the full name of the Defendant by whom or on whose behalf the service of the Writ is being acknowledged.

2. State whether the Defendant intends to contest the proceedings (*tick appropriate box*)

Yes [] No []

3. If the claim against the Defendant is for a debt or liquidated demand, AND he does not intend to contest the proceedings, state if the Defendant intends to apply for a stay of execution against any judgment entered by the Plaintiff (*tick box*)

Yes [] No []

Service of the Writ is acknowledged accordingly

(Signed) _____
[Attorney] for
[Defendant in Person]

Address for service:

Notes on address for service

Attorney: where the Defendant is represented by an Attorney, state the Attorney’s place of business in the Cayman Islands. A Defendant may not act by a foreign Attorney.

Defendant in person: where the Defendant is acting in person, he must give his post office box number and physical address of his residence or, if he does not reside in the Cayman Islands, he must give an address in Grand Cayman where communications for him should be sent. In the case of a limited company, “residence” means its registered or principal office.

Endorsement by Plaintiff’s Attorney (or by Plaintiff if suing in person) of his name, address and reference, if any, in the box below.

**BROADHURST LLC
ATTORNEYS-AT-LAW
4th FLOOR MONACO TOWERS
54 EDWARD STREET
GEORGE TOWN
P.O. BOX 2503
GRAND CAYMAN
KY1-1104**

Endorsement by Defendant’s Attorney (or by Defendant if suing in person) of his name, address and reference, if any, in the box below.