



**D COURT OF THE CAYMAN ISLANDS
CIVIL DIVISION**

CAUSE NO: OF 2026

BETWEEN:

KEVIN PALMER

Plaintiff

AND

OSHAWN TAVAUGHN SMITH

Defendant

WRIT OF SUMMONS

TO: **Oshawn Tavaughn Smith**
47 Bel Air Drive
George Town, Grand Cayman

AND NOTICE TO: **Insurance Company of The West Indies (ICWI)**
Professional Centre
150 Smith Road
George Town, Grand Cayman

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 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, P.O. Box 495G, George Town, Grand Cayman, 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 30 day of April 2026

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 Service are given with the accompanying form.

STATEMENT OF CLAIM

1. At all material times, the Plaintiff, Kevin Palmer, of 136 Minzett Drive, Bodden Town, Grand Cayman, was the operator of a Toyota HiAce motor vehicle, registration number 208 833, owned by Mega Systems Ltd.
2. The Defendant, Oshawn Tavaughn Smith, of 47 Bel Air Drive, George Town, Grand Cayman, was at all material times the operator of a Isuzu Elf motor vehicle, registration number 210 551, owned by Ramone Miller.
3. On or about 26 June 2023, at approximately 9:30 a.m., the Plaintiff was lawfully driving his car westbound along Dorcy Drive towards Industrial Way from the direction of Maclendon Drive/Roberts Drive. On approach to the entrance of Trac Automotive, the Plaintiff slowed his vehicle to make a left turn. The Defendant, who was travelling behind the Plaintiff in the same direction, failed to stop and collided into the rear of the Plaintiff's vehicle.
4. As a result of the collision, the Plaintiff sustained injuries and suffered loss and damage.
5. The collision was caused by the Defendant's negligence and/or breach of statutory duty under Sections 67 and 68 of the *Traffic Act* (2026 Revision).

PARTICULARS OF NEGLIGENCE

6. The Defendant was negligent and is guilty of the said statutory duties by:
 - a) Driving at a rate of speed that was too fast in all the circumstances;
 - b) Failing to see the Plaintiff in time or at all;
 - c) Failing to exercise due care and attention when using the road and failing to have due regard to the safety of other road users;
 - d) Failing to stop, swerve, steer or otherwise maneuver his vehicle so as to avoid the collision;

- e) Failing to drive at a speed and in a manner and at a distance from other vehicles as to be able to stop without being involved in a collision;
 - f) Failing to drive in such a manner as to have full control of the vehicle at all times;
 - g) Failing to manage the vehicle so as to be able to stop within the limit of vision available at any given time;
 - h) Failing to keep any proper look out in front of him;
 - i) Failing to apply his brakes whether in time or at all;
 - j) Failing to stay alert while driving;
 - k) Failing to exercise reasonable skill and care to be expected of a reasonably skillful and careful driver in the circumstances; and/or
 - l) Failing to comply with the *Road Code*.
7. Further or alternatively, the Plaintiff will rely on the doctrine of *res ipsa loquitur*, in that the Defendant drove into the back of the Plaintiff's vehicle.
8. By reason of the Defendant's negligence and/or breaches of duty, the Plaintiff has suffered serious injuries, losses and damage.

PARTICULARS OF INJURIES

9. The Plaintiff, whose date of birth is 5th December 1983, was 39 years old at the date of the collision. The Plaintiff was transported by ambulance to the Emergency Department of HSA George Town Hospital immediately after the collision.
10. The Plaintiff suffered serious injuries as a result of the collision and continues to suffer as a result of the injuries sustained. The injuries include, but are not limited to, the following:
- a. Neck pain and stiffness;
 - b. Back pain;
 - c. Shoulder pain and numbness;
 - d. Anxiety.
11. The Plaintiff continues to suffer from the above injuries and is impacted by them on a daily basis. Further adverse sequelae cannot be ruled out. The Plaintiff reserves the right to provide further and better particulars of his injuries prior to trial.

PARTICULARS OF SPECIAL DAMAGE

12. The Plaintiff has suffered losses and incurred expenses as a result of the collision. Full particulars of special damage will be supplied at a later date by way of a schedule of damages, including but not limited to claims for loss of income, medical treatment, gratuitous care, interest and costs.
13. The Plaintiff claims pre and post-judgment interest on special damages from the date of loss pursuant to section 34 of the *Judicature Act (2021 Revision)* and in accordance with the *Judgment Debts (Rates of Interest) Rules* (as amended).
14. The Plaintiff claims pre and post-judgment interest on general damages from the notice of the claim pursuant to section 34 of the *Judicature Act (2021 Revision)* and in accordance with the *Judgment Debts (Rates of Interest) Rules* (as amended).

AND THE PLAINTIFF CLAIMS:

- (1) General damages;
- (2) Special damages;
- (3) Pre-judgment and post-judgment interest on special damages from the date of loss pursuant to the *Judicature Act (2021 Revision)* and the *Judgment Debts (Rates of Interest) Rules* (as amended); or at such rate this Honourable Court deems fit;
- (4) Pre-judgment and post-judgment interest on general damages from the date of notice of the claim pursuant to the *Judicature Act (2021 Revision)* and the *Judgment Debts (Rates of Interest) Rules* (as amended); or at such rate this Honourable Court deems fit; and
- (5) Costs.

Dated this 30 day of April 2026

Broadhurst

BROADHURST LLC

Attorneys-at-Law for the Plaintiff

This Writ of Summons and Statement of Claim is 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 Plaintiffs' claims arise out of the use of a motor vehicle on a public road. The insurer of the vehicle of the Defendant named herein is Insurance Company of The West Indies (ICWI), 150 Smith Road, George Town, Grand Cayman KY1-11056, Cayman Islands, P.O. Box 461.

INDORSEMENT AS TO INTEREST

Pre-judgment and post-judgment interest on special damages from the date of the loss pursuant to the *Judicature Act (2021 Revision)* and the *Judgment Debts (Rates of Interest) Rules (2021 Revision)*.

Pre-judgment and post-judgment interest on general damages from the date of notice of the claim pursuant to the *Judicature Act (2021 Revision)* and the *Judgment Debts (Rates of Interest) Rules (2021 Revision)*.

**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.

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 2026

BETWEEN:

KEVIN PALMER

Plaintiff

AND

OSHAWN TAVAUGHN SMITH

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:

Please complete overleaf

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 54 Edward Street, P.O. BOX 2503 George Town, Grand Cayman, Cayman Islands, 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.

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