



D COURT OF THE CAYMAN ISLANDS
ON

CAUSE NO: OF 2026

BETWEEN:

FABIAN FRANKLYN EDWARDS

Plaintiff

AND

ARLYN MONTILLON TAPNIO

Defendant

WRIT OF SUMMONS

TO: **Arlyn Montillon Tapnio**
45 Fairview Road
George Town, Grand Cayman

AND NOTICE TO: **Island Heritage Insurance Company Ltd.**
128 Lawrence Blvd
Island Heritage House
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 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 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 23rd day of September 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 issue unless renewed by order of the Court.

IMPORTANT

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

STATEMENT OF CLAIM

1. At the material time, the Plaintiff, Fabian Franklyn Edwards, of 28b School Road, George Town, Grand Cayman, was the driver of a Honda Mobilio, registration number 165 006, owned by Roper Enterprises LTD.
2. The Defendant, Arlyn Montillon Tapnio, of 45 Fairview Road, George Town, Grand Cayman, was at all material times the driver of a Honda Fit motor vehicle, registration number 204 361, owned by Horter McGregor Wood.
3. On or about 15 November 2023, the Plaintiff was lawfully driving his car along Mahogany Way. He was travelling south in the direction of Shamrock Road. Upon reaching the junction of Mahogany Way and Almond Avenue (the “**Junction**”), the Plaintiff had the right of way, Mahogany Way being the major road, and lawfully proceeded through the Junction.
4. The Defendant was driving east along Almond Avenue towards the Junction, where traffic entering from Almond Avenue was controlled by a stop sign. The Defendant entered the Junction as the Plaintiff was proceeding through it, and the front of the Defendant’s vehicle struck the right-hand side of the Plaintiff’s vehicle.
5. As a result of the collision, the Plaintiff sustained injuries and suffered loss and damage.
6. 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

7. The Defendant was negligent and guilty of breach of the said statutory duties by:
 - a) Failing to comply with all traffic signs and signals;

- b) Driving at a rate of speed that was too fast in all the circumstances;
 - c) Failing to see the Plaintiff in time or at all;
 - d) Failing to exercise due care and attention when using the road and failing to have due regard to the safety of other road users;
 - e) Failing to stop, swerve, steer or otherwise maneuver his vehicle so as to avoid the collision;
 - f) 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;
 - g) Failing to drive in such a manner as to have full control of the vehicle at all times;
 - 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 keep any, or any proper, look out in front of him;
 - j) Failing to apply his brakes whether in time or at all;
 - k) Failing to stay alert while driving;
 - l) Failing to exercise reasonable skill and care to be expected of a reasonably skillful and careful driver in the circumstances; and/or
 - m) Failing to comply with the *The Road Code of the Cayman Islands*.
8. Further or alternatively, the Plaintiff relies upon the doctrine of *res ipsa loquitur*: the Defendant having driven his incorrectly proceeding vehicle into collision with the side of the Plaintiff's correctly proceeding vehicle.
9. By reason of the Defendant's negligence and/or breaches of duty, the Plaintiff has suffered injury, loss and damage.

PARTICULARS OF INJURIES

10. The Plaintiff, whose date of birth is 20th March 1987, was 36 years old at the date of the accident. He is now age 39.

11. The Plaintiff suffered serious injuries as a result of the collision and continues to suffer from the injuries sustained. The injuries include, but are not limited to, the following:

- a. Lumbar muscle spasm and chronic bilateral lower back pain;
- b. Left flank pain;
- c. Pain radiating into the buttock and both the thighs;
- d. Reduced range of motion of the lumbar spine; and
- e. Anxiety.

12. 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

13. The Plaintiff has suffered losses and expenses as a result of the collision which are ongoing. 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, travel, equipment, gratuitous care, interest and costs.

14. The Plaintiff claims pre and post-judgment interest 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);

- (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 23rd day of September 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 Plaintiff's 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 Island Heritage Insurance Company, Ltd., 128 Lawrence Blvd., Island Heritage House, Grand Cayman, Cayman Islands.

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:

FABIAN FRANKLYN EDWARDS

Plaintiff

AND

ARLYN MONTILLON TAPNIO

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.

--