

UNITED STATES DISTRICT COURT FOR THE MIDDLE DISTRICT OF
FLORIDA, TAMPA DIVISION

Marguerita Sanichara v. GEICO General Insurance Co.

Sanichara v. GEICO · No. 8:24-cv-2635-VMC-AAS · Decided January 15, 2026

SUMMARY

The United States District Court for the Middle District of Florida grants GEICO General Insurance Co.’s motion for summary judgment in an employment case asserting ADA associational discrimination and FMLA interference and retaliation. The Court concludes that the termination decisionmakers lacked knowledge of the plaintiff’s parents’ medical conditions or her need for leave, and that the plaintiff’s evidence does not establish discrimination or pretext.

CASE DETAILS

COURT	United States District Court for the Middle District of Florida, Tampa Division
WRITING FOR THE COURT	Virginia M. Hernandez Covington
JURISDICTION	United States District Court for the Middle District of Florida, Tampa Division
DECIDED	January 15, 2026
DOCKET	8:24-cv-2635-VMC-AAS
DISPOSITION	other
PROCEDURAL POSTURE	Plaintiff asserted ADA associational-discrimination, FMLA interference, and FMLA retaliation claims. Defendant moved for summary judgment on all claims, and the court granted the motion.
STANDARD OF REVIEW	Summary judgment is appropriate when there is no genuine dispute as to any material fact and the movant is entitled to judgment as a matter of law. The court viewed conflicts in the evidence and reasonable inferences in the nonmovant's favor, but required specific evidence showing a genuine issue for trial.
PRECEDENTIAL VALUE	unpublished district court order
PARTIES	Marguerita Sanichara v. GEICO General Insurance Co.

TOPICS

ada / disability

family and medical leave act

retaliation

employment discrimination

summary judgment

PRACTICE AREAS

employment law

civil rights

civil procedure

QUESTIONS PRESENTED

1. Whether GEICO was entitled to summary judgment on Sanichara's ADA associational-discrimination claim when the investigator and termination decisionmakers lacked actual knowledge of her parents' medical conditions.
2. Whether GEICO was entitled to summary judgment on Sanichara's FMLA retaliation claim when the decisionmakers lacked knowledge of her request for FMLA leave and the evidence showed legitimate misconduct-related reasons for termination.
3. Whether GEICO was entitled to summary judgment on Sanichara's FMLA interference claim because the individuals who investigated and decided to terminate her did not know of her need or request for FMLA leave and would have terminated her regardless.

HOLDINGS

1. GEICO was entitled to summary judgment because Sanichara failed to establish that the investigator or termination decisionmakers knew of her parents' disabilities, and the evidence did not permit a reasonable jury to find that her termination was motivated by associational disability discrimination.
2. GEICO was entitled to summary judgment on the FMLA retaliation claim because Sanichara failed to show a causal connection between her protected activity and termination, and no reasonable jury could infer retaliatory intent from the evidence.
3. GEICO was entitled to summary judgment on the FMLA interference claim because Sanichara could not show that GEICO denied an FMLA benefit or that her FMLA request affected the termination decision.

KEY QUOTATIONS

“Discrimination is about actual knowledge, and real intent, not constructive knowledge and assumed intent.”

“An employer may fire an employee for a good reason, a bad reason, a reason based on erroneous facts, or for no reason at all, as long as its action is not for a discriminatory reason.”

“The relevant inquiry is [] whether the employer in good faith believed that the employee had engaged in the conduct that led the employer to discipline the employee.”

“No reasonable jury could find that Ms. Sanichara would not have been terminated but for her FMLA request.”

FACTUAL BACKGROUND

Marguerita Sanichara worked for GEICO for nearly nineteen years as a claims supervisor and had a strong performance record with no prior discipline. In January 2024, she told her direct supervisor that she needed

leave to care for her parents, but she did not submit a request directly to GEICO's leave team or human resources, and the employees who investigated and decided to terminate her testified that they did not know of her request or her parents' medical conditions. Around the same time, GEICO investigated complaints that Sanichara had manipulated productivity statistics, mistreated or demeaned employees, interfered with an investigation, and impeded an employee's accommodation appointment. GEICO terminated her effective February 5, 2024, based on what it considered substantiated misconduct.

PROCEDURAL HISTORY

Sanichara initiated the action in November 2024 and filed an amended complaint asserting three claims. GEICO answered, the parties completed discovery, and GEICO moved for summary judgment. The court granted summary judgment on all claims, directed entry of judgment for GEICO, and closed the case.

DISPOSITION

other

CASES CITED

- Anderson v. Liberty Lobby, Inc., 477 U.S. 242, 247-48 (1986)
- Mize v. Jefferson City Bd. of Educ., 93 F.3d 739, 742 (11th Cir. 1996)
- Allen v. Tyson Foods, Inc., 121 F.3d 642, 646 (11th Cir. 1997)
- Hickson Corp. v. N. Crossarm Co., 357 F.3d 1256, 1260 (11th Cir. 2004)
- Celotex Corp. v. Catrett, 477 U.S. 317, 323-24 (1986)
- Jeffery v. Sarasota White Sox, Inc., 64 F.3d 590, 593-94 (11th Cir. 1995)
- Shotz v. City of Plantation, 344 F.3d 1161, 1164 (11th Cir. 2003)
- Wascura v. City of S. Miami, 257 F.3d 1238, 1242, 1247 (11th Cir. 2001)
- Hilburn v. Murata Elecs. N. Am., Inc., 181 F.3d 1220, 1230 (11th Cir. 1999)
- McDonnell Douglas Corp. v. Green, 411 U.S. 792 (1973)
- Smith v. Lockheed-Martin Corp., 644 F.3d 1321, 1328 (11th Cir. 2011)
- McCreight v. AuburnBank, 117 F.4th 1322, 1335 (11th Cir. 2024)
- Tynes v. Fla. Dep't of Juv. Just., 88 F.4th 939, 941, 944 (11th Cir. 2023)
- Gogel v. Kia Motors Mfg. of Ga., Inc., 967 F.3d 1121, 1136, 1148 (11th Cir. 2020)
- Springer v. Convergys Customer Mgmt. Grp. Inc., 509 F.3d 1344, 1349 (11th Cir. 2007)
- Akridge v. Alfa Ins. Companies, 93 F.4th 1181, 1195-96 (11th Cir. 2024)
- Cordoba v. Dillard's, Inc., 419 F.3d 1169, 1185 (11th Cir. 2005)
- Silvera v. Orange Cnty. Sch. Bd., 244 F.3d 1253, 1262 (11th Cir. 2001)
- Howard v. Steris Corp., 550 F. App'x 748, 751 (11th Cir. 2013)
- Pecora v. ADP, LLC, 232 F. Supp. 3d 1213, 1219 (M.D. Fla. 2017)
- Ward v. City of Gadsden, No. 4:15-cv-0865-VEH, 2017 WL 568556, at *8 (N.D. Ala. Feb. 13, 2017)
- Todd v. Fayette Cnty. Sch. Dist., 998 F.3d 1203, 1219 (11th Cir. 2021)

- Rudy v. Walter Coke, Inc., 613 F. App'x 828, 830 (11th Cir. 2015)
- E.E.O.C. v. Total Sys. Servs., Inc., 221 F.3d 1171, 1176 (11th Cir. 2000)
- Harley v. The Health Ctr. of Coconut Creek, Inc., 487 F. Supp. 2d 1344, 1354 (S.D. Fla. 2006)
- Bradley v. Army Fleet Support, LLC, 54 F. Supp. 3d 1272, 1282 (M.D. Ala. 2014)
- Krutzig v. Pulte Home Corp., 602 F.3d 1231, 1234-36 (11th Cir. 2010)
- Hurlbert v. St. Mary's Health Care Sys., Inc., 439 F.3d 1286, 1297 (11th Cir. 2006)
- Pereda v. Brookdale Senior Living Communities, 666 F.3d 1269, 1274 (11th Cir. 2012)
- Diamond v. Hospice of Fla. Keys, Inc., 677 F. App'x 586, 592 (11th Cir. 2017)

Retrieved from lawtools.ai · <https://lawtools.ai/cases/federal/united-states-district-court-for-the-middle-district-of-flor/2026/marguerita-sanichara-v-geico-general-insurance-co-88yop45a>