



It is always satisfying to get the best possible results for our clients. Here are some of our recent victories!

April 2019 - \$450,000 policy limits awarded to family of six injured in a 8-1-18 Macon County Missouri auto accident. Settlement included \$400,000 policy limits offer from State Farm Insurance and \$50,000 policy limits (UIM) offer from Liberty Mutual Insurance. The policy limits were divided by the family according to the severity of their injuries.

June 2019 - \$100,000 policy limits awarded from American Family Insurance for client injured in a 4-28-18 auto accident in Lincoln County Missouri. Our client was struck nearly head on and was diagnosed with a cervical disc injury. American Family agreed to pay the policy limits after our clients treating physician recommended a cervical fusion.

July 2019 - 1.5 Million policy limits judgment was entered in favor of our client after binding mediation. Client was seriously injured in a 8-9-17 trucking accident in Effingham County Illinois. The parties could not reach a settlement at mediation so a binding mediation agreement

was entered into allowing the mediating judge to enter a final judgment. When the judgment was entered in favor of our client the insurance carriers were forced to pay the policy limits.

August 2019 - \$100,000 policy limits awarded from USAA Insurance for client rear-ended in a 1-29-16 auto accident in Adair County Missouri. Client was diagnosed with a cervical disc herniation and a surgical recommendation was made by the treating physician.



In this issue:

- [1. Q & A with Attorney Roach: Are Some People Hesitant about Pursuing a Personal Injury Case?](#)
 - [2. Car Insurance Add-Ons You Need to Know About](#)
 - [3. Find Out What Your Case is Worth!](#)
 - [4. What's Making Us Happy?](#)
-



Are Some People Hesitant about Pursuing a Personal Injury Case?

Q. Do you ever deal with people that they are hesitant as far as wanting to pursue a case?

A. Yes. I see people all the time that are really hesitant to hire an attorney. They think it's a black mark on them personally if they retain an attorney. Many people have misconceptions about what lawyers do. Most people don't want to hire a lawyer and simply don't like lawyers until they need one.

It Can Be a Common Misconception That Attorneys Thrive on Lawsuits

They probably are just hesitant because they had frowned upon that kind of thing before. Also, people are somewhat disillusioned about what attorneys do for people.

Some People Don't Realize That Attorneys Protect the Interests of the Average Person

Some people think attorneys are just out to sue everybody. They don't realize that we are here to protect the "little guy" and try to get them compensation for their injuries, just as insurance companies are out to settle claims for a reduced amount or flat out deny coverage.

People are realizing more and more that insurance companies are not their friends and that they are very good at collecting premiums and very bad at paying claims. Insurance policies typically have many exclusions or fine print that nobody ever bothers to read until it's too late. What I'm seeing is that people are tired of it and don't want to simply take the peanuts they are given. They want to hire a lawyer and get what they deserve.



Car Insurance Add-Ons You Need to Know About

Are you looking to get the most benefits out of your car insurance policy? If you really want to protect your car to the best of your ability, you should consider adding some optional coverage to your policy. Add-ons, as they are often called, allow you to receive extra insurance protection for your vehicle beyond what is required by law. Here are five important add-ons that you should consider securing to better protect your vehicle and your bank account.

1. Personal Injury Protection (PIP)

If your state is not one of the 15 that requires PIP protection, you should still consider adding it to your policy. It covers the medical expenses of anyone in

your vehicle in the case of an accident, regardless of who was at fault. If you or your frequent passengers are without health insurance, this coverage becomes even more important. In some cases, you may be able to receive compensation for rehabilitation or lost wages resulting from accident-related injuries.

2. Accidental Death Insurance

If you do not have life insurance or your life insurance policy does not include a rider for funerals, you may want to consider adding accidental death coverage to your car insurance. It can help cover accident-related funeral expenses. Some insurance companies will call this a funeral insurance add-on.

3. Roadside Assistance

If you would like to have peace-of-mind regarding those stressful road emergencies, such as dead batteries, lockouts or flat tires, you will want to look into adding roadside assistance to your car insurance policy. This is especially true if you do not pay for a separate roadside assistance policy or you frequently travel long distances. Roadside coverage usually includes on-call towing as well as helpful services like gas deliveries and locksmith services. This also tends to be a cheap coverage to add to your policy, typically costing around \$5 to \$7 each month.

4. Rental Insurance

Car rental insurance covers the cost of a rental car if you should need one. Your need for this add-on will vary depending on your credit card benefits and your existing insurance coverage, so be sure to talk to your insurance agent about your potential rental needs.

5. Uninsured Motorist Coverage

If you live in a state with many uninsured drivers, have low minimum coverage or want to be protected in the case of a hit-and-run, you will most likely want

uninsured motorist coverage. This could potentially save you from complicated, time-wasting legal battles in the future.

Add-on availability and requirements vary from state to state and insurance company to insurance company, so be sure to talk to your trusted insurance agent about what options you have for additional coverage. You owe it to yourself and your vehicle to investigate all possible avenues for accident and emergency protection so you feel at peace with your policy.

Find out what your case it worth!

Missouri & Illinois Accident Compensation Calculator

What's your case worth? Every auto accident case is different. The answer to this question always boils down to damages. If you were in a Missouri or Illinois auto accident, [take this free 60 second case evaluation quiz](#).

What's Making Us Happy?

In Honor of Back to School: Americans Say They Owe a Lot to Their Favorite Teachers; And Their Most Enduring Memories Might Make You Cry

By

[Good News Network](#)

-

Jul 20, 2019

Late night hospital visits, class cookouts in the mountains, and horse rides dressed as Shakespeare—these are just a few of the best memories Americans have of their favorite teachers.

Participants in a new survey said they owe much to their teachers. They reported every good deed they could remember, from teachers taking time to call students at home to check up on them after a bad day (39%) to staying at school late to help with homework (38%), compassionate educators have had a meaningful impact on a whopping 83% of survey respondents.

Conducted by OnePoll and commissioned by [Staples](#), the survey asked 2,000 Americans about their favorite school teacher and the impact that teacher had on their lives after school. The results showed that 2 in 5 respondents said that they owed their career success to an old school teacher.

For instance, the founder of Good News Network, while attending a community college in Rockville, Maryland, vented to her physics professor, Dr. Don Day, that the Theater Department was too cliquish and she didn't fit in. He suggested the TV/Radio department as a good alternative, and the rest is serendipitous history—great friends, great teachers, and jobs enough for every graduate in nearby D.C., straight out of college.

Survey results found 77% had a favorite teacher—yet nearly one-third have never thanked them, and wished they had.

America's Favorite Teacher Memories (edited for length and/or clarity)

- “A teacher offered to pay my school fees.”
- “He visited me often after school hours when I was hospitalized.”
- “He took our whole sixth grade class to his home in the mountains for a cookout picnic.”

- “Holding class outside; and one time he rode in on a horse dressed in Shakespearean attire.”
- “Everyone would go to her to pull out our loose teeth. She was gentle and we trusted her.”
- “During my third grade, I got a high fever at school. My teacher sat with me and fed me my lunch.”
- “My French teacher had me enter an essay contest for a study of Europe. Unbelievably, I won. She talked my very strict parents into letting me go.”
- “I was afraid to be in school and so I hid behind a snow bank when I was six. My teacher saw me and put her arm around me and said she was so happy to see me and to have me in her classroom. I never forgot that.”
- “My high school English teacher knew my parents were in the midst of a divorce. She knew I loved to write, and she would take her lunch to her classroom, and invite me to come and critique my work. I owe much of my University success to those sessions.”
- “I don’t have a favorite memory really, but I am in contact still with my first grade teacher. She lives in a nursing home now. She never had any children of her own. I go and see her every chance I get.”
- “I remember I was facing a challenge in math and my teacher spent his free time teaching me until I was able to understand everything. I am forever grateful.”

Americans have their teachers to thank for affecting large parts of their lives, such as their personal values and morals (49%) and their level of education (39%).

One respondent said that they had their teacher to thank for getting through the heartache of losing a parent; and collectively, one quarter of Americans polled also gave credit to teachers for impacting how they raised their own children.

Results also showed that Americans felt fondness for their teachers during their last two years of high school—with 26 and 31% reporting that their favorite teachers taught in their junior and senior years, respectively.

Often pulling from their own pockets, it comes as no surprise that 3 in 10 respondents reported a teacher had bought them school supplies if they couldn't afford them, as well as bought them lunch if they didn't have food or lunch money.

The memories didn't stop at school, either; nearly three-quarters of Americans have stayed in touch with a past teacher. And thanks to the modern era, Americans stay in touch with an average of three teachers over social media.

Respondents aged 25 to 34 were the most likely to stay in touch with a past teacher, with 86% reporting they have kept in touch with at least one since leaving school.

AMERICA'S FAVORITE TEACHERS? SURVEY SAYS...

1. English 43%
2. Math 38%
3. Science 35%
4. History 25%
5. Music 21%

Almost half of respondents have met up with favorite teacher for lunch or dinner, or at a community event. 34% even invited a past teacher to meet their own children.

Staples' New 'Thank a Teacher' Campaign

To express their gratitude, nearly 70% of participants have given a gift to a past teacher—with popular gifts being something handmade (35%), baked goods (32%), and bookstore gift cards (30%).

“This Back to School season, we wanted to give teachers the recognition they deserve,” said Shauna Marhafer, Director, Loyalty & Customer Development Marketing of Staples. “Now through September 15, 2019, parents can give 5 percent of in-store and online purchases back to a teacher or school of their choosing through the Staples Classroom Rewards program to help offset teacher expenses.”

You can also enter your teacher into a sweepstakes to win \$10,000 in school supplies, simply by posting on Instagram and Twitter, including the name of

your favorite teacher and add #ThankATeacher, #Sweepstakes and @StaplesStores.

Our Offices:

Main Office

400 Chesterfield Center, Suite 400
Chesterfield, MO 63017

Satellite Office

444 North Michigan Ave., Suite 1200
Chicago, IL 60611 (By Appointment Only)

Phone:

(636) 519-0085

(866) 519-0085

Website:

RoachInjuryLaw.com