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We have a lot to be thankful for this year here at the Roach Law Office! In this issue we have an awesome new team member for you to meet, factors to consider when picking an auto insurance policy, tips for surviving holiday traffic, and a Lawyers Weekly Article about one of our recent victories!

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Meet Our New Team Member, Karen!

Karen was born and raised in St. Louis and lives in Kirkwood with her husband and daughter.

After receiving her BA from St. Louis University, she worked as a legal assistant for three years before starting here at the office.

Outside of work Karen enjoys spending time with family and friends.

We are so excited to welcome her to our team!



Factors to Consider When Picking an Auto Insurance Policy



There are dozens of options when it comes to car insurance. You want to find a plan that fits your needs and budget. Choosing the wrong plan can be costly if an accident happens. To avoid making a bad decision, consider these five parts of a car insurance plan:

Coverage Type

There are several types of auto insurance coverage. Basic liability coverage is mandatory. Other types of coverage include uninsured and underinsured motorist coverage, comprehensive coverage, collision coverage, and personal injury protection. While you may be tempted to pay for the minimum such as mandatory coverage, it is always advisable to go for plans that may require you to pay a higher premium. These plans cover you, even if you are not involved in an accident, and can even cater for all your medical bills in case you are injured.

Rating

Choose an auto insurer with a good rating as you can be sure that they deliver what they promise. You can find the ratings online or seek recommendations from friends and family. Auto insurance companies are usually rated using several factors including ease of shopping, claims satisfaction, range of coverage, and many others. Check that the insurance company you choose rates highly on these factors before making a decision.

Type of Car

give you a few quotes on the best cars to insure and make a decision based on the results you discover.

Deductibles

Higher deductibles mean lower premiums and vice versa. If you are a good driver without any record of accidents, you can safely choose low premiums and a higher deductible. However, bear in mind that if you are involved in an accident, you may have to pay a lot of money before your insurance kicks in.

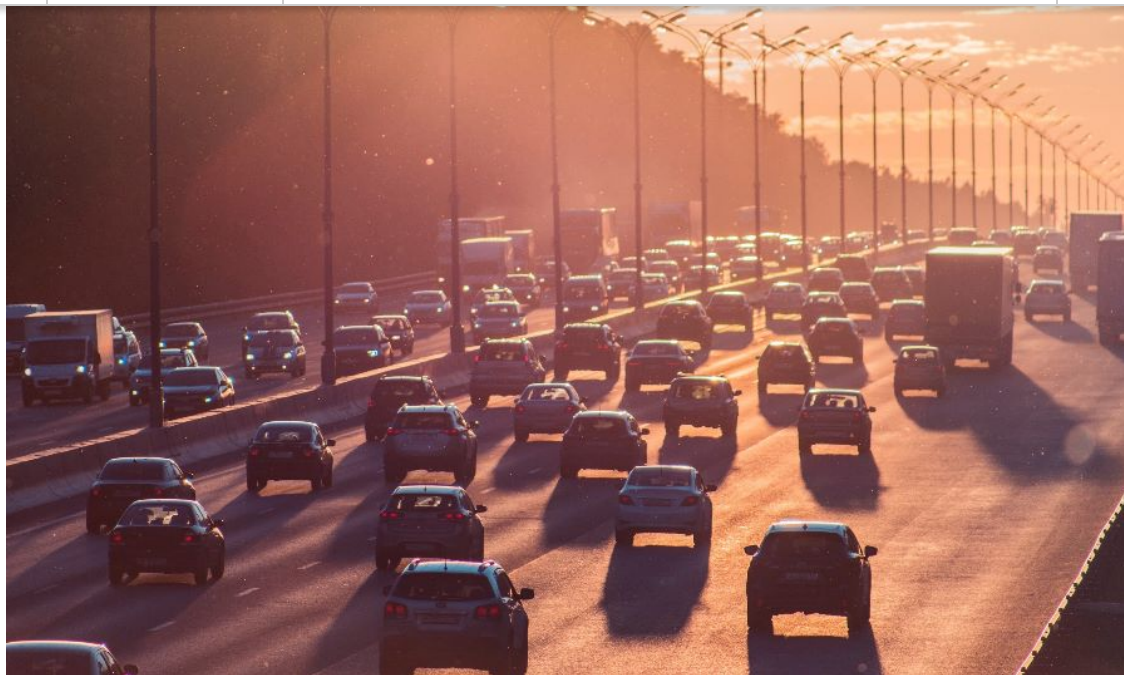
Garage Network

Look for an auto insurer with a wide network of garages where you can get your car serviced in the event of an accident. Specifically, look for one that has a network of cashless garages so you do not have to pay upfront for repairs to get your vehicle fixed.

In Conclusion

Take time to research different car insurance plans. Representatives from each company will be happy to provide you with quotes based on the information you provide them. Use the pricing, along with other factors such as the garage network and the deductible, to help you make a decision

5 Tips for Surviving Holiday Traffic



Do you plan to be on the road this coming holiday? You might be taking a long trip or visiting family 50 miles away. Chances are, you are going to have to deal with holiday traffic and it can be stressful and troublesome at times. Holiday travel can also be very dangerous. These five travel tips can help make your trip more enjoyable.

1. Plan Your Route Carefully

Usually, the most direct route to your destination is the most traveled. You can expect heavy traffic on interstate highways and frequently traveled roads. If you would rather avoid heavy traffic, you might find an alternate route for your trip if you do some online searches. Driving on back roads may take longer, but you might feel more relaxed and refreshed when you arrive at your destination. Also, the fewer vehicles you encounter on the road, the fewer chances you have for traffic mishaps.

2. Take Advantage of GPS

There is no reason to get lost when you have a dependable GPS device inside your car. Most smartphones today are easy to use. In fact, you only need to ask Siri or Google for directions to just about anywhere. GPS not only helps you stay on route, but it can also show you the closest gas station, restaurant, or department store. GPS can save headaches and help you avoid confusion. If you are not familiar with your surroundings, it is easier to make an error driving and you could end up in a traffic accident. To make your smartphone more convenient and safer to use, buy a car holder.

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If you are not driving by yourself, ask your front seat passenger to be your navigator. A navigator watches the GPS and monitors phone or email messages. Your navigator can check road signs for rest stops and help you avoid detours and construction sites. You are free to concentrate on the most important aspect of your trip, which is driving the car and getting to the destination safely.

4. Take Extra Time

Do you have some accumulated sick days or maybe some vacation days you can use? You might consider taking some extra days so you can leave early and return later. For instance, if you plan Thanksgiving travel, leaving on Monday or Tuesday can help you avoid a lot of holiday traffic. For Monday holidays, leaving on Thursday may be a good idea.

5. Check Out the Car

Is it close to oil change time? Maybe you need to rotate the tires? Now is a good time to have the car checked out. Ask the technician to inspect your vehicle for signs of trouble. An inspection may reveal a problem which could leave you stranded on the road. For example, you may have a frayed fan belt or cracked radiator hose you are not aware of.

Points to Ponder

To make the most of your holiday travel, check out alternative travel routes. Use the GPS on your smartphone and enlist the aid of a front seat navigator. Consider leaving a day early and returning a day later than originally planned. Get the car inspected before leaving.

Missouri Lawyers Weekly Article

Missouri Lawyers WEEKLY

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■ \$590,000 SETTLEMENT

Back injuries from crash resolved with insurance company

MOTOR-VEHICLE COLLISION

- **Venue:** Henry County
- **Case Number/Date:** Not filed/Sept/ 24,, 2019
- **Special Damages:** \$134,000 in gross medical expenses, \$28,528 in lost wages
- **Injuries:** Concussion, L5-S1 disc protrusion requiring laminectomy and discectomy
- **Insurer:** Travelers
- **Caption:** Confidential
- **Plaintiff's Attorney:** Kevin J. Roach, Law Offices of Kevin J. Roach, Chesterfield
- **Defendant's Attorney:** None



Kevin J. Roach

BY SCOTT LAUCK

slauck@molawyersmedia.com

A man who suffered back injuries in a rear-end collision reached a \$590,000 settlement with the defendant's insurer, according to his attorney.

Kevin J. Roach of the Law Offices of Kevin J. Roach in Chesterfield said the accident occurred on Jan. 24, 2018 on Highway 7 in Henry County. His client was traveling northbound when he was struck in the rear.

The plaintiff was transported to a hospital in Kansas, where he was diagnosed with a concussion. The man continued to have back pain and was diagnosed with a herniated disc in his lower back four months after the accident. Roach said a subsequent surgery was successful, and the man returned to work two months later.

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