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This holiday, give the gift of appreciation by nominating your favorite mental health advocate!

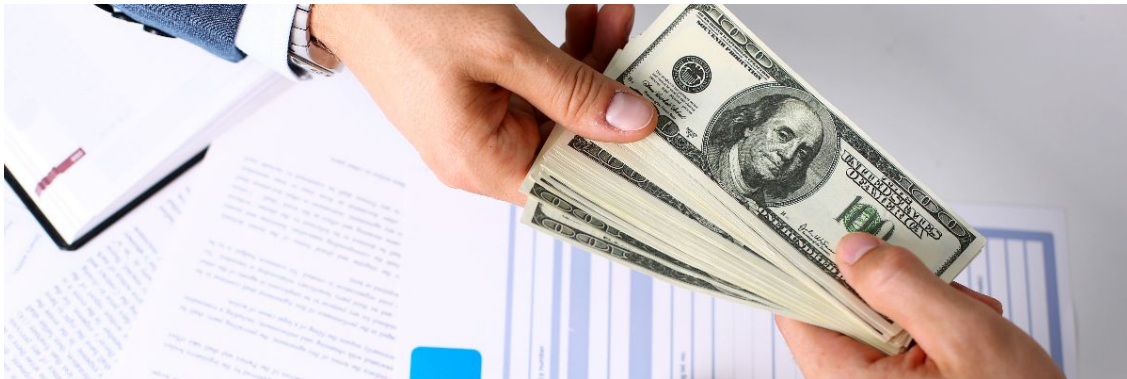
Our team at the [Law Offices of Kevin J. Roach, LLC](#) is passionate about mental health awareness and understands the

health professionals.



In the past year, mental health cases have significantly risen due to COVID-19. For those reasons, our firm is proud to announce our **Mental Health Advocacy Nomination** as our way to honor medical field professionals, teachers, psychologists, and therapists who go above and beyond every day to advocate for mental health on behalf of those who need the support. [Click here to learn more!](#)

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We are celebrating our firm's most
recent victory:
3.7 million settlement for our client!

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■ \$3.7 MILLION SETTLEMENT

Bulk of settlement goes to baby hurt in dump-truck crash

MOTOR-VEHICLE COLLISION

■ **Venue:** Washington County Circuit Court

■ **Case Number/Date:** 19WA-CC00362 and 19WA-CC00362/Aug. 3, 2020

■ **Judge:** Jerel Lee Poor II

■ **Insurers:** Star Insurance, The General Insurance, USAA, Farm Bureau and State Farm

■ **Caption:** Star Insurance v. Jaron Boyet

■ **Plaintiff's Attorney:** Kevin J. Roach, Law Offices of Kevin J. Roach, St. Louis

■ **Defendant's Attorneys:** Keith Henson, Paule, Camazine & Blumenthal, St. Louis; Lauren H. Navarro, Armstrong Teasdale, Kansas City

BY SCOTT LAUCK

slauck@molawyersmedia.com

A five-car accident in Washington County resulted in a \$3.7 million settlement for an injured infant and her mother.

In the Jan. 18, 2018 crash, a vehicle driven by Jaron Boyet rear-ended a Washington County dump truck, causing a chain-reaction crash with three other vehicles. Boyet's 4-day-old daughter and her mother were flown from the accident and suffered traumatic, life-altering injuries, said their attorney, Kevin Roach.

Washington County's insurer, Star Insurance, initially denied liability. It also argued that any claim against the



Kevin Roach

county would be capped by sovereign immunity, which at the time of the accident was \$420,606 for a single person and \$2.8 million per accident.

After the plaintiffs made a policy-limits demand, Star filed an interpleader action, placing its \$2 million limit into the hands of the court. It was later discovered that the county also had a commercial general

liability policy for an additional \$2 million. After extended negotiations on whether exclusions applied, Star agreed to pay the full limits on both policies.

Four other insurance carriers in addition to Star agreed to pay their policy limits for a total global settlement of \$4.5 million, Roach said. Judge Jerel Lee Poor II approved settlements of \$2.2 million for the minor child and an additional \$1.51 million for the child's mother. Roach said the remaining \$790,000 was split among four other injured parties out of court.

Roach said that, prior to court approval, MO Healthnet and the parties' private health insurance agreed to defer or waive the child's past and future medical expenses, which totaled approximately \$490,000.

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Our firm is passionate about education and believes that a good education should be accessible to everyone. This scholarship was created to encourage students to look into the American education system, discuss it's benefits and shortcomings based on personal experiences especially in recent times, and detail solutions for improvement.

Reminder! The deadline is March 1, 2021. To find out more about the application process, visit our [scholarship page!](#)

You Safe on the Roads



Many people believe that they are good drivers. However, overconfidence can lead to taking unnecessary risks. The best way to ensure that you don't have accidents is to adopt defensive driving strategies.

Defensive driving doesn't make driving any less enjoyable. But being a cautious driver could save you having to ever claim on your car insurance, and it could save your life.

Hazardous road conditions and the poor driving of other road users can make driving dangerous. You can't control either of these dangers, but you can learn how to avoid them. Here are ten tips to help you become a defensive driver.

1. Never Drive When You Feel Tired

The first step towards being a defensive driver is knowing when you are in a fit state to control a motor vehicle. You need to have your wits about you when driving, even if you are only driving a few miles. So, never get

2. Moderate Your Speed

The faster you drive, the less time you will have to react. Higher speeds make it much more challenging to control a vehicle, and it will lengthen your stopping distances. So, stick to the speed limits, and drive more slowly in adverse weather conditions.

3. Anticipate the Road Ahead

Sudden maneuvers or braking might take you by surprise, and that kind of unpredictability leads to accidents. So, keep one eye on the road ahead so that you can anticipate what is coming. If you see brake lights coming on in front of you, for example, begin slowing down so that you avoid the need for sudden braking. Anticipating the road ahead will also help you prepare for traffic signals and sharp bends in the road ahead.

4. Be Aware of Your surroundings

Remember that it is not only what is up ahead that could pose a danger. Children can run out on the road from sidewalks, and other drivers may pull out in front of you at intersections. So, look to the sides of the road and in front of you when you are driving. And check your mirror regularly so that you know what is happening behind you too.

5. Do Not Anticipate Other Drivers

Always be aware that other drivers may not do what you expect. Don't assume that another car driver will leave space for you to merge, for example. And don't take it for granted that all drivers will follow the rules of the road. The first rule of defensive driving is to anticipate the worst-case scenario.

6. Be a Passive Driver

The best way to keep out of trouble on the road is to be a passive driver. Don't do things like speeding up to beat the lights and weaving in out of

get to your destination safely.

7. Follow the 4-Second rule

When you are following another vehicle, leave at least four seconds between you and the other car. A four-second gap will allow you sufficient stopping distance if the other driver brakes suddenly. The four-second rule will only apply in ideal driving conditions, though. If weather conditions are poor and visibility is low, it would be advisable to leave 12 seconds between you and the vehicle in front of you.

8. Concentrate on Your Driving

Many accidents are caused by the driver becoming distracted. You cannot be a safe driver if you are too focused on something else. So, turn your phone off when you are driving and keep your eyes on the road. If passengers in your car are distracting you, don't be afraid to ask them to settle down so that you can concentrate on your driving.

9. Keep Calm

No matter what other drivers do, try to stay calm when you are driving. Don't race with other cars, and don't shout or gesticulate at other drivers. If you see an aggressive or lousy driver on the road, do what you can to steer clear of them. Aggressive drivers are not likely to be considering other people's safety, so it is best to pull back and let them go on their way. If you think that another driver might be a danger to other road users, report it to the local police--don't try to confront a dangerous driver yourself.

10. Position Your Vehicle for Safety

When you are driving, consider what your options here would be in an emergency. If the car in front were to stop suddenly, for example, is there room for you to avoid a collision? Make sure that you always position your vehicle so that other drivers can see you. And always use your

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To sum up, defensive driving means being aware of the dangers of the road and driving predictably and safely. And it means taking account of the road conditions and anticipating other road users' actions. Adopting defensive driving strategies will keep you and others safe. Defensive driving will also save you money on repair bills and higher insurance premiums that would result from having a car accident.

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