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■ \$1.25 MILLION SETTLEMENT

Umbrella policy pays out after woman's head-on collision with teen driver

MOTOR-VEHICLE COLLISION

- **Venue:** Osage County
- **Case Number/Date:** Not filed/Aug. 14, 2020
- **Insurer:** American Family
- **Caption:** Terri Daniels v. Andrew Eisterhold
- **Plaintiff's Attorney:** Kevin J. Roach, Law Offices of Kevin J. Roach, Chesterfield

BY SCOTT LAUCK
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A woman injured in a head-on collision in central Missouri reached a \$1.25 million settlement with the at-fault driver's insurer, according to her lawyer.

Attorney Kevin J. Roach said that on March 5, 2018, 18-year-old Andrew Eisterhold tried to avoid rear-ending another car and crossed over U.S. Highway 63, hitting Terri Daniels' vehicle.

Daniels was taken by ambulance to a nearby hospital, where all of her diagnostic tests were negative and she was quickly released. She continued to



Kevin J. Roach

have significant neck and right arm pain but, due to her lack of health insurance, she was unable to get additional treatment until several months

after the accident. After several months of physical therapy she eventually had cervical disc replacement surgery.

Roach said he discovered that the teenage driver's parents had a \$1 million dollar umbrella policy on his 2008 Ford Ranger. The coverage was disclosed after a formal request for an affidavit of excess coverage. After settlement negotiations, American Family Insurance agreed to pay their policy limits totaling \$1.25 million.

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■ \$850,000 SETTLEMENT

Man who hit turning truck settles during shutdown

MOTOR-VEHICLE COLLISION

■ **Venue:** Saline County

■ **Case Number/Date:** Not filed/July 16, 2020

■ **Plaintiff's Expert:** Dr. Truett L. Swaim, Leawood, Kansas (medical - surgical specialties)

■ **Caption:** Joseph Givens v. Confidential

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

■ **Defendant's Attorney:** Confidential

BY SCOTT LAUCK

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A driver who struck the rear of a tractor-trailer truck on a Saline County highway reached an \$850,000 settlement with the defendant, according to his attorney.

Kevin Roach, an attorney in Chesterfield, said the truck was stopped in the far right lane of U.S. Highway 65 while attempting to make an illegal left turn from the right side of the highway. Roach said the defendant was cited for improper signal, improper turn and improper lane usage.

Roach's client, Joseph Givens of Waverly, suffered a compression fracture of the cervical and lumbar spine, as well as a



Kevin J. Roach

fractured right femur that required surgery and seven days in the hospital. The leg injury was complicated by several pre-existing surgeries, and hardware in his leg was damaged in the collision and had to be removed and replaced.

Roach said having another injury to an already damaged leg increased the likelihood that his client would have significant arthritis later in life and possibly need a total knee replacement.

Settlement negotiations were delayed for several weeks due to the COVID-19 shutdown, Roach said. The plaintiff agreed to give the defendant two extensions on his \$1 million policy-limit demand. The initial settlement offer was \$500,000, but the case settled three weeks later for \$850,000 — \$350,000 above the initial offer, Roach said. The agreement was reached prior to the filing of any litigation.

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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.

To find out more about the application process, visit our [scholarship page!](#)

Beginner Tips for Thanksgiving Dinner



This year, Thanksgiving looks a lot different for many families. If you're celebrating at home, it may be your first time taking on a Thanksgiving meal. If it is your first attempt to prepare, cook, and serve the turkey, you may want some help. Use the following beginner tips to guide your efforts for this year's Thanksgiving meal.

Plan a Simple Menu

Planning to serve numerous sides and desserts adds to the difficulty of cooking or baking everything in a day or two. Keeping your menu limited to a few choices simplifies preparation, cooking, and serving of the meal. If family traditions are important, simply include all of the favorites in your meal plan. Otherwise, you may want to limit the menu to turkey, potatoes, yams, green beans, stuffing, and cranberry sauce. One dessert should be enough as long as there is enough for everyone.

Start with the Turkey

The turkey is typically the centerpiece of most Thanksgiving dinners. It's important not to wait until the last minute to purchase your bird. If you buy a frozen one, it will need several days to thaw. Whether you use a fresh or previously frozen turkey, you need several hours to cook it. Keep in mind that stuffed birds take longer to cook than a plain one.

goal. Remember that the turkey needs to sit for about thirty minutes before you begin to carve it.

Cooking with the Sides

Plan sufficient time into your schedule to allow you to prepare each side dish that you are making. Cooking with fresh vegetables requires prep time. Be sure to add this time into your plan. Figure out exactly what time you need to begin working on your sides to allow you to fit everything into your day.

Desserts

Unless you have two ovens, baked desserts should be made the Wednesday before Thanksgiving. You may want to consider making only one dessert for your first attempt at a Thanksgiving dinner. Just remember to purchase a topping for the pumpkin or apple pie if that is what you choose. If any of your guests ask to bring a dessert, you should say yes. It never hurts to have more than one option for your guests.

Setting the Table

Thanksgiving Eve provides a good time to set the table as long as you don't need it to prepare the food. At least this is one task that you can accomplish early and forget about until it is time to eat.

Thanksgiving is a day of togetherness. It is also a day that typically involves a lot of time in the kitchen. Planning your schedule out should ease the stress that often accompanies hosting a large meal for family and friends. Create a plan and stick to it, particularly if you are a beginner at hosting Thanksgiving dinner.

Six Tips for Winter Car Safety



Winter is a fun time for families, but it brings challenges as well. When the snow begins to fall and the cold winds blow, be sure that your family is ready for winter weather driving. Have you done all you can to be sure you'll be safe on the road this winter?

Consider your battery.

Cold engines require more power, so you're asking a lot of your battery when the temperatures drop. To avoid having a car that won't start, be sure your battery is in good working order. If your battery is more than two years old, have it checked out by a mechanic.

Top off your windshield wiper fluid.

You'll need your wipers in the cold and snow. Make sure your windshield wiper fluid is filled to the top, and replace your wipers if necessary.

Know your tire pressure.

Avoid a tire blow-up in the middle of the road by making sure that your tires are correctly inflated. Cold weather causes tire pressure to drop, so you are risking unexpected flats and bad traction when you don't pay attention. Also, talk to your mechanic about whether snow tires are appropriate for your vehicle.

Ask your mechanic to be sure that the anti-freeze levels in your radiator are at the right level, Freezing temperatures can destroy your radiator, and your car can overheat.

Look over your belts and hoses.

Cold weather can cause belts and hoses to expand and contract, sometimes cracking in the process. Your mechanic can tell you if all your belts and hoses are looking good and functioning properly.

Keep emergency supplies in your car.

Part of being prepared to drive in winter weather means having items you may need in case of an emergency. There are several items to consider keeping with you as you drive.

It's important to prepare a cold-weather kit to keep in your car. Keep enough blankets for all your passengers to stay warm if you are stranded without heat and a flashlight in case you need to see where you are in the dark.

Another handy item is a shovel for digging out of the snow. A shovel that folds will fit easily into your car. You'll also want a heavy ice scraper for removing ice and frost from your windows and windshield.

Always have jumper cables in case you or someone else has a dead battery. You will also want to consider having a charged cell phone for calling 911.

You'll feel free to enjoy everything that is fun about winter when you prepare yourself and your family for driving in the cold and snow. Follow these simple tips and you will be ready to hit the road in spite of the winter weather.

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