

[Subscribe](#)

[Past Issues](#)

[Translate ▼](#)

[View this email in your browser](#)



THE LAW OFFICES OF
KEVIN J. ROACH, LLC.

MARCH
NEWSLETTER

DEADLINE APRIL 30, 2021

MENTAL HEALTH

IS JUST AS IMPORTANT AS

PHYSICAL HEALTH

MENTAL HEALTH ADVOCACY NOMINATION

Final reminder about the Mental Health Advocacy Nomination!

Our society has made great progress in destigmatizing mental health over the years.

[Subscribe](#)[Past Issues](#)[Translate ▼](#)

much work to be done to fully understand and accept mental illness.

Unsurprisingly, over the past year mental health cases have significantly risen due to the pandemic.

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

This is an opportunity to thank and give back to someone who is working to destigmatize mental health issues and/or making a positive impact in this field. For more details and to nominate someone, [click here](#)

The deadline for nominations is April 30, 2021!

[CLICK FOR E-BOOK](#)

[Subscribe](#)[Past Issues](#)[Translate ▼](#)

Like us on
Facebook

[CLICK TO FOLLOW](#)

Three Ways To Cope With Road Rage



As we get back to some normalcy in our lives, folks are inevitably on the roads again; and thus, traffic is picking up. For many, no more rush hour commuting has been one of the few blessings of the past year. Now that the world is getting back on the road, its important to remember one of the basic realities of driving: road rage. Just ask anyone in the throes of rush hour traffic

[Subscribe](#)[Past Issues](#)[Translate ▼](#)

With that anxiety comes a large amount of frustration and, all too often, anger and dissatisfaction with the way the rest of the world maneuvers through life. For those with a weak hold on their temper, road rage is becoming a natural reaction to their environment. For everyone else on the road, these individuals have become a serious threat to the safety and well-being of others.

Short of hiding under a rock and not venturing out in the world, you can expect to be the victim of road rage from time to time. What is the best reaction when, not if, you encounter an irate driver on the road?

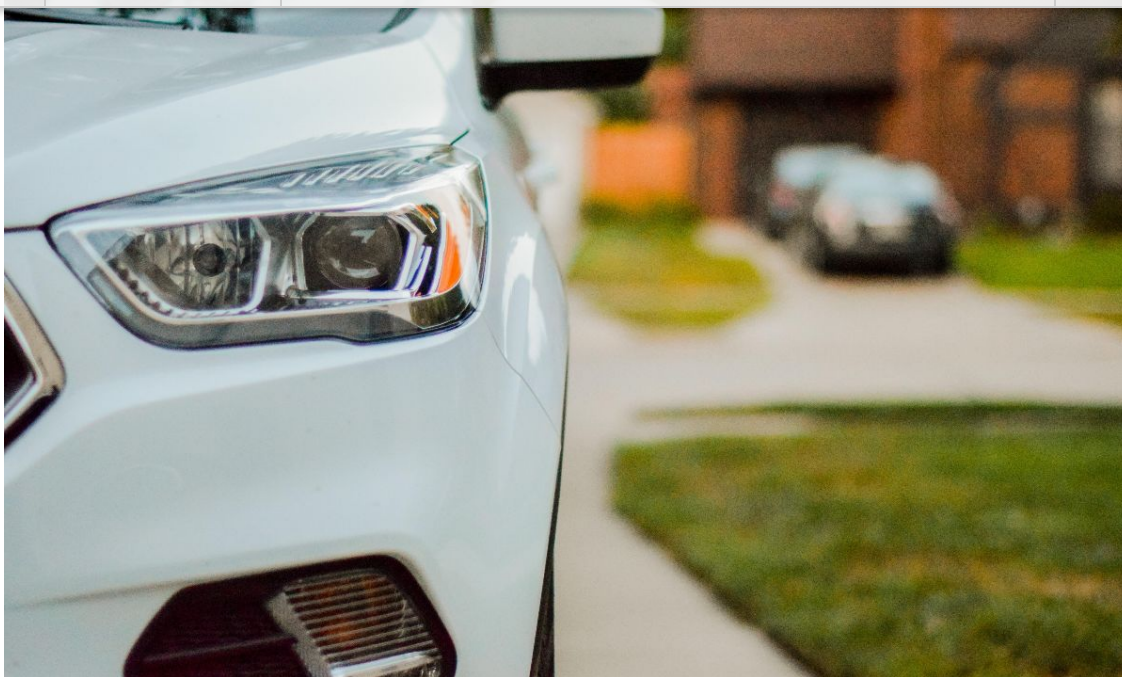
1) You should always be prepared and be expecting it to happen. Road rage is a daily fact of life. There is always someone out there ready to take an aggressive stance in their vehicle. There is something about being encased in the metal shell of a car that leads some individuals to become somehow removed from the human race. Otherwise sane individuals can turn from Dr. Jekyll to Mr. Hyde in a moment when attempting to gain advantage in a traffic situation. If you know it's coming you can be better prepared to gauge your own reaction. Yes, unfortunately, road rage breeds paranoia.

2) To the greatest extent possible, do not engage in retaliation when you encounter road rage. When you respond to a driver who cuts you off in traffic by tailgating, throwing offensive gestures in their direction or trying to pass them just so you can cut them off in return, you have just become the second bad driver on the road in that situation. This is not a time when returning tit for tat will work in your favor.

3) If an aggressive driver persists in following you even after the road rage incident has occurred, your best choice is to pull off the road or nearest exit and find a safe, populated place to pull over. Store parking lots, businesses or, ideally, the nearest police station, will offer you a degree of safety since other people serve as witnesses and that will often keep further aggression at bay.

Road rage is a sad fact of modern life. It's one that's unlikely to disappear anytime soon. This is definitely a case where a good defense is the best offense.

10 Misconceptions About Auto Insurance Claims

[Subscribe](#)[Past Issues](#)[Translate ▼](#)

One of the biggest sources of dissatisfaction with auto insurance companies is the way they handle claims. It's true that auto insurance companies sometimes treat customers badly. However, it is more common for customers to change auto insurance companies because they made unrealistic assumptions about the way claims work.

Understanding how auto insurance claims are paid can prevent disappointments later. Here are 10 of the most widely held misconceptions about auto insurance claims.

Misconception #1. I didn't cause the accident, so I don't have to pay my deductible.

There are circumstances in which this assumption is true. When the damage to your vehicle is the fault of the other driver, and that driver is insured, then you don't have a deductible against what the other driver's insurance company pays. But if you file a claim on your own policy, for instance, when the damage is caused by an uninsured driver, you have to pay the deductible your policy requires.

Misconception #2. I lied to my insurance company about what happened during my auto accident but they will never know.

Insurance companies don't just have an uncanny knack for uncovering the truth about the claims they receive. They have entire departments devoted to detecting fraud. Very few would-be fraudsters actually get away with lying to the insurance adjuster.

[Subscribe](#)[Past Issues](#)[Translate ▼](#)

When you have a nearly-new vehicle that is insured for replacement cost, your insurance company will usually pay for repairs with new parts. The majority of people who need insurance to pay for auto repairs will get used parts, but of a quality that will not cause problems farther down the road.

Misconception #4. While the insurance is paying for the dent caused on the passenger side door by my wreck, I will get them to pay for the old dent on my driver-side door, too.

Adjusters can tell whether damage is old or new, and they will only authorize payment for damage related to the incident for which you filed a claim. You can, of course, have all of the work done at the same time, but some of it will be at your expense.

Misconception #5. My old car had a lot of sentimental value for me, but the insurance company said it was totaled, so I guess it is gone forever.

When an adjuster says that your car has been "totaled," this just means that repairing your car would cost more than it is worth. Sometimes you can use the payout to have your old vehicle repaired and wind up with a salvage title to the car.

Misconception #6. I don't see rental coverage listed in my policy, but I'm sure it's automatically included if I need it.

Drivers who only carry liability coverage never have rental car coverage. Rental car coverage isn't always available, and your insurance company will not pay for it if it is not included in your policy.

Misconception #7. The other driver caused the accident, so their insurance will cover everything.

If the other driver damages several cars at the same time, their liability coverage may not be enough to cover everyone's claims. You would have to have uninsured/underinsured motorist coverage to be made whole after the accident, and you may have to pay a deductible against the part of the payout that is provided by your own policy.

Misconception #8. It doesn't make any difference where I take my car to get repairs.

Your insurance company will only pay labor charges that it deems to be reasonable. If you choose a repair shop that charges more than they allow, you

[Subscribe](#)[Past Issues](#)[Translate ▼](#)

Misconception #9. Anyone who drives my car is covered by my policy.

Some insurance policies cover the car. Some insurance policies cover the driver. You need to know who and what your policy covers before you let a family member or friend drive your car.

Misconception #10. Personal auto insurance covers accidents during professional use.

If you have an accident while you are running errands for your boss, or when you are driving colleagues to a meeting, your auto insurance policy may not apply. Ask your agent if you have coverage when you use your car for work purposes.

Now that you know some common limitations of auto insurance, here's your next step: Discuss your policy with your agent. Make sure you won't have any unpleasant surprises when you file a claim.

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

Copyright © 2021 The Law Offices of Kevin J. Roach, LLC, All rights reserved.

Want to change how you receive these emails?
You can [update your preferences](#) or [unsubscribe from this list](#).

Subscribe	Past Issues		Translate ▼
---------------------------	-----------------------------	---	-----------------------------