

# Missouri Lawyers

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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.