

Hi first name,

Insurance issues often create the biggest challenges after a car accident. This month, we're outlining key steps to protect yourself if the at-fault driver is uninsured or underinsured, along with recent firm updates and case results.



Car accidents can quickly become overwhelming, especially when the at-fault driver has no insurance. With nearly 16% of Missouri drivers uninsured, understanding your uninsured (UM) and underinsured (UIM) motorist coverage is essential. Below are practical tips to help you protect your rights and pursue the compensation you deserve.

Understanding Uninsured and Underinsured Motorist Coverage:

Confirm your UM coverage before you need it.

Missouri requires UM coverage, but review your policy limits to ensure they're high enough to protect you in a serious accident.

Consider adding or keeping UIM coverage.

UIM coverage is separate and can protect you if the at-fault driver has insurance, but not enough to cover your damages.

Increase your coverage if possible.

The Missouri minimum (\$25,000 per person / \$50,000 per accident) is often not enough for serious injuries. Higher limits provide stronger protection.

Document all damages thoroughly.

Don't overlook non-economic damages.

Seek legal guidance in injury cases.

Keep records of medical bills, lost wages, rehab expenses, and out-of-pocket costs. Detailed documentation strengthens your

Pain and suffering, emotional distress, PTSD, and loss of quality of life may substantially increase the value of your claim.

An attorney can review your coverage, evaluate stacking options, handle insurer communications, and negotiate for full

^{claim.}
If you've been injured by an uninsured or underinsured driver, we're here to help.
^{compensation.}

Call us for a free consultation.

636-519-0085

In the first few weeks of 2026, we hired two new paralegals who are looking forward to serving our clients. Meet Chelsea and Ryan:



Chelsea W.

Chelsea is a paralegal with over 8 years of experience. While going back to school to study criminology, she also raises two boys, and is a musician. We are so excited to have her on the team!



Ryan B.

Ryan is our newest paralegal who also brings 8 years of experience. In his free time you can find him rooting for our St. Louis sports teams. Roach Law is thrilled to have him on board!

Recent Auto Accident Settlement

\$2,000,000

Last month, we settled this case for our client who was involved in a multi-vehicle crash at an intersection in St. Charles County. Our client suffered a severe concussion as a result of the crash and required surgery for their injuries. Our team secured this settlement to compensate our client fairly.

Recent Auto Accident Settlement

\$325,000

Recently, we resolved a case on behalf of our client who was seriously injured in a multi-vehicle collision at a busy St. Louis County intersection. Our client suffered significant leg injuries that required surgery, with additional medical treatment anticipated. We secured this settlement to help ensure our client received fair compensation for their injuries and losses.

LAST MONTH IN REVIEW

27
NEW CASES
SIGNED

5
CASES
SETTLED

\$2.34
MILLION
TOTAL
RECOVERIES

REVIEW SPOTLIGHT



"Everyone I spoke with was very kind and polite. Very willing to answer any question I had and kept me informed on my case. I would recommend them to anyone needing a attorney."

-Pamela C.

Thanks Pamela for sharing your kind review with us. We are always happy to answer questions and we are grateful for your trust in our team to handle your case.

400 Chesterfield Center, Suite 600
Leave us a review here.
Chesterfield, MO 63017

US

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