

THE MISSOURI CAR CRASH GUIDE

***DON'T WRECK YOUR CAR
CRASH CASE!***



K. LINDSAY RAKERS

Attorney, The Tapella & Eberspacher Law Firm

7777 Bonhomme Ave., Suite 2301

St. Louis, Missouri 63105

855-522-5291

www.TapellaLaw.com

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INTRODUCTION

Car "accidents" happen each day in the State of Missouri. The truth is, most of the time, these are not "accidents" at all. Instead, it is typically the case that a car crash is caused by the carelessness of another person.

If an injury results from a car crash, you are entitled to recover for your harms and losses. This guide presents information to assist you in the event that you are injured in a car crash, tractor trailer crash, motorcycle crash, or bus crash.

While this guide relates specifically to automobile crashes or "accidents," the information set forth may also prove useful in other injury-producing situations.

CHAPTER 1

THE PURPOSE OF THIS GUIDE

I wrote The Missouri Car Crash Guide to be just that – *a guide*.

Unless you and I have entered into a Legal Services Agreement (employment contract), I am not your attorney.

Nothing in this guide is meant to serve as legal advice. If you would like to speak to a lawyer about a potential injury claim, I would be happy to speak with you. If you ever have questions about a possible case or the legal process itself, you should seek out the assistance of a qualified attorney.

With over 14 years of practice in the personal injury field, I have grown all too familiar with the tactics of insurance adjusters and companies. I am tired of watching the injured be victimized not only by the careless person, but also by the insurance company.

The intent of this guide is to level the playing field between the injured and the insurance company. Hopefully, after reading this guide, you will be armed with the information you need to avoid being bullied by an adjuster who is simply trying to protect the bottom line.

CHAPTER 2

AVOID THE WRECK!

The best way to protect yourself is to avoid a car wreck altogether. Sometimes, there is absolutely nothing you can do to avoid the wreck, but there are some things you can do to improve your chances.

- **MAINTAIN YOUR VEHICLE.** Whether operating a car, truck, or motorcycle, consistent maintenance can help protect you and your family. You should regularly service your vehicle and make sure that the key safety components are being checked on a regular basis. Don't wait for a flat before you start paying attention to your tires. Your tires should have adequate tread and the wheels should be properly aligned. Don't let your brake pads get too worn down. If a service light goes off in your vehicle, make sure you have the issue addressed.

- **FOCUS ON THE ROAD.** When you are behind the wheel, you assume an awesome responsibility. You are in control of a machine that weighs approximately 4,500 to 12,000 pounds. It is made of metal and plastic and carries your most precious cargo. If you are focused on anything other than your responsibilities as a driver, you are a danger to yourself, to those with you, and to all other drivers and passengers on the road.

- **DON'T BE A DISTRACTED DRIVER.** Driving distracted does not just mean using your cell phone. You can easily be distracted by smoking, listening to the radio, reaching for something, eating, drinking – anything that takes your attention from the roadway, even for a split second. For more information on distracted driving and highway safety, visit www.EndDD.org or www.Distracted.gov.

- **BE AN ACTIVE PASSENGER.** It's easy to sit back and relax in the car if you aren't behind the wheel, but you can help as a passenger too. Don't let your driver drive distracted, and certainly don't contribute to your driver's distraction. If you notice your driver is tired, offer to take a turn at the wheel.

- **FOLLOW THE SAFETY RULES.** When you attended your driver's education course in high school, you were taught the safety rules for driving. When you apply for your driver's license, you make an agreement with the State and everyone on our roadways that you are going to follow those safety rules. When you violate those safety rules, you put yourself and others at risk.

- **PREPARE FOR THE WORST.** A few simple preparations could make the difference – literally a life or death difference – in the event of a wreck. Always

keep a first aid kit in your vehicle. Just like you check the batteries in your smoke detectors, check the kit twice a year to make sure it is complete and up to date. Within the kit, include the basics of any first aid kit, such as compression bandages. Prepare yourself; there is simply no downside to attending a basic first aid and CPR course. You should also keep a small survival kit in your car. The survival kit should include a flash light, road warning triangles, a shovel, a blanket, and gloves. For additional information regarding vehicle first aid and survival kits, please visit www.redcross.org and www.kidshealth.org.

CHAPTER 3

TYPES OF INSURANCE

There are two types of mandatory insurance coverage in Missouri – liability and uninsured motorist coverage.

The State of Missouri requires you to carry liability insurance to cover the damages caused if the crash was your fault. All motorists in Missouri must carry at least \$25,000 in liability coverage.

Let's assume you follow the law and carry the minimum \$25,000 in liability coverage. If you then cause a crash, your liability coverage will pay for the damage to the other driver's vehicle and their injuries up to \$25,000.

Uninsured motorist (UM) coverage is also mandatory. Sometimes people don't follow the law and fail to secure liability coverage prior to causing a crash. If one of these people hits you, your own UM coverage would pay for your damages up to \$25,000.

UM coverage also is useful in crashes involving a hit-and-run or phantom vehicle (where the driver/car cannot be found).

THERE ARE OTHER TYPES OF COVERAGE THAT ARE NOT REQUIRED, BUT THAT ARE AVAILABLE IF YOU CHOOSE TO PAY FOR THEM.

One of those is underinsured motorist (UIM) coverage. UIM is similar to UM coverage in that your own insurance company would be making the payment. UIM coverage kicks in when the at-fault driver was carrying insurance coverage at the time of the crash, but simply didn't have enough coverage to pay for all of your damages.

For example, let's assume you are involved in a crash caused by someone else. Your medical bills are \$40,000. The other driver had only \$25,000 in coverage. If you were carrying underinsured motorist coverage in an amount greater than \$25,000

at the time of the crash, you can use that excess to help cover the rest of your damages.

Another type of elective coverage for motorists in Missouri is Medical Payments (MedPay) coverage.

If you choose to include MedPay coverage in your policy, your insurance company will pay for the medical bills incurred by you and your passengers up to a certain amount. Most MedPay policies offer coverage of \$1,000, \$5,000, \$10,000 or even \$20,000.

There are several types of car insurance coverage available to you. I suggest that, after reading this guide, you contact your insurance agent to discuss your current policy and determine if you need to make any changes.

Periodically, especially after major purchases or life changes, contact your insurance agent to verify that you have the appropriate types and amount of insurance.

CHAPTER 4

WHAT TO DO AFTER A CRASH

FIRST- Immediately following a car crash, you should make sure that you and your passengers are in a safe location. If you are too injured to move, don't move. Once you are safe, call 911 to report the incident. Even if you don't think you are hurt, or you don't think there is any damage to your car, you should still report the incident so there is a record of it. When the police arrive, be complete and be honest. If an ambulance arrives, let the medical personnel evaluate you. Again, detailed records will be helpful to your attorney, so be complete and be honest.

NEXT- You should report the crash to your own insurance company. This is true even if you don't think the crash was your fault. Most insurance policies require the insured to report a crash within a certain time period

or coverage is negated. Because you may later want to make a UM, UIM or MedPay claim against your insurance policy, you want to be on the safe side and make sure that the crash was reported in a timely manner.

THEN- Follow-up with your primary care physician. You should do this even if you went to the hospital. The doctors at the emergency room are focused on life threatening injuries, so they may not notice something that could cause you trouble later. While x-rays may be taken at the emergency room, x-rays do not show injuries to muscles, ligaments, or discs. You should follow-up with your primary care physician even if you do not think you are injured. Let your doctor decide if there is anything to be concerned about.

FINALLY- The very next thing you should do is consult with an attorney. **Do not give a recorded statement to any insurance adjuster without consulting a lawyer.** While you are typically required by your insurance contract to give a recorded statement to your insurance company, it always helps to have an attorney on the call with you. Do not sign any forms. Speak with an attorney about the next steps you should take to protect your rights. Once you hire an attorney, she can take care of the details for you so you can focus on getting your life back in order.

CHAPTER 5

THE INSURANCE ADJUSTER

The insurance adjuster is not your friend. Do not assume that just because she is nice on the phone and says she wants to help, that she is on your side. To the contrary – her job is to save the insurance company money. The insurance company will delay providing you with a rental car, delay paying for your property damage, dispute your injuries, dispute fault, request unnecessary information, and misrepresent the policy limits available to you. The insurance adjuster will try to get a recorded statement from you right away while you aren't thinking clearly.

The adjuster may even try to encourage you to not hire an attorney. She may tell you that you will get more money if you settle your claim on your own. This is not true. You can guess why she will stoop to these tactics - she wants to get as much information from

you as she can *before* you hire an attorney. She knows that once you hire an attorney, her games will have to stop.

**DON'T FALL INTO THE TRAP.
IT IS IN YOUR BEST INTEREST TO
AVOID THE ADJUSTER'S
REQUESTS AND HIRE COUNSEL
RIGHT AWAY.**

CHAPTER 6

WHEN DO I HIRE A LAWYER?

Immediately. You can bet on the fact that the insurance company will begin its investigation immediately. A car insurance policy is a contract between the insured (you) and the insurer (the insurance company). Almost all automobile insurance policies require the insured to notify the insurance company soon after a crash.

IF YOU FAIL TO DO THIS, YOUR INSURANCE COMPANY COULD NEGATE YOUR COVERAGE AND REFUSE TO PAY YOUR CLAIM.

Because the car crash is reported so quickly, the insurance company is able to get an investigator involved from the very beginning. The investigator will take witness statements, obtain photographs of the vehicles and even of the scene of the crash. If you don't get someone on your side right

away to do the same, the insurance company will have the upper hand.

You may be concerned that you cannot afford to hire an attorney. In reality, however, the opposite is true. For the reasons set forth above, you cannot afford to *not* hire an attorney.

Most attorneys representing injured individuals work on a contingency fee. This means that the attorney is not paid by the hour, but instead is paid a percentage of the settlement or verdict at the end of the case. This setup allows you to hire an attorney to fight for you without having to pay anything in advance.

WITH SOME EXCEPTIONS, IF YOU ENTER INTO A GENERAL CONTINGENCY CONTRACT WITH AN ATTORNEY, THE ATTORNEY GETS PAID ONLY IF YOU GET PAID. THE ATTORNEY TAKES ALL OF THE RISK.

While it is true that sometimes an attorney isn't needed, those situations are rare. Most of the time, even when it seems like things are going your way – the adjuster is being "nice," the other driver admitted fault, your MedPay is covering your medical bills – a lawyer may be able to significantly increase the value of your case. Don't waste precious time trying to determine if you should hire an attorney. Instead, speak with a reputable attorney right away and let the attorney tell you if your potential claim warrants the involvement of counsel.

CHAPTER 7

HOW TO CHOOSE A LAWYER

Choosing the right attorney is likely the most important decision you will make involving your case. There are several factors that you should consider when making this decision. This is not meant to be an exhaustive list, but instead, should serve as a solid starting point when selecting counsel.

FIRST, you should speak to and meet several different attorneys before selecting one. This is the only way that you can get a feel for whether the attorney's personality mixes well with yours. After all, you will be in contact with your lawyer repeatedly, and are going to be relying on her for frequent guidance. You want to be sure that your representative is someone with whom you feel comfortable.

SECOND, you will want to do your research. Friends, family, co-workers, and

the internet can be very helpful in finding answers to these questions:

- **IS THIS PARTICULAR ATTORNEY RESPECTED AMONG HER PEERS AND FORMER CLIENTS?**
- **ARE THERE ANY PENDING OR FORMER BAR COMPLAINTS AGAINST THIS ATTORNEY?**
- **WHAT IS HER RECORD WITH THESE TYPES OF CASES?**
- **WHAT TYPES OF CASES DOES SHE HANDLE NOW?**

Do your homework and investigate into the professional career of any attorney you are considering hiring.

THIRD, ask the potential attorney who you can speak with if you have a question about your case. Some law firms take on so many cases that they are very slow in responding to client questions and concerns. As a result, you can feel like you have been pushed to the back burner.

At our law firm, if the attorney is not immediately available to speak with you, a member of the staff who knows your file well is usually available to take your call. It's

always good to have a personal legal team who makes sure your case is handled by name- and not just as a number.

FOURTH, make sure you hire an attorney who has a lot of experience in handling personal injury cases. Think about it- if you needed back surgery, would you go to your eye doctor? No. You would go to an experienced spinal surgeon who handles procedures just like yours on a regular basis. The same holds true with the practice of law. Unfortunately, some lawyers think they can handle injury cases because “everyone does it.” The truth is, NOT everyone does it, and not everyone who does it, does it WELL. You want to hire a lawyer who knows what she is doing.

FIFTH, you want to hire an attorney who is willing to go the distance for you. In other words, you want a *trial* attorney. There are some attorneys who only settle cases. If the case cannot be settled, the client is told to find new counsel.

A true trial attorney is willing to take every case she accepts to trial, if it is in the best interest of her client. The insurance adjusters know who these trial attorneys are, and will react accordingly. It benefits you when the adjuster knows that your attorney is one who will take the case to a jury if a fair settlement isn't reached.

CHAPTER 8

INJURIES & TREATMENT

Following a crash, you should seek medical treatment right away. Often, individuals involved in a car crash experience some type of shock. It may take days for you to realize that you are in pain.

If you wait a week to go see your doctor after a crash, that gives the insurance adjuster an opportunity to argue that something else happened to you during that week to cause your pain. On the other hand, if you go to your doctor right away, even if you aren't hurting, your doctor can make a record of the crash and evaluate you for potential injuries.

IF YOU ARE HURTING, IT IS EVEN MORE IMPORTANT TO GO TO YOUR DOCTOR RIGHT AWAY.

WHEN YOU VISIT WITH YOUR DOCTOR, BE HONEST – DON'T OMIT PAIN, BUT DON'T EXAGGERATE PAIN EITHER.

Throughout this entire process, you should focus on being completely honest with the police officers and your doctors.

Don't skip medical appointments and be sure to follow all of your doctor's advice. Also, if you are experiencing pain on a frequent basis, it is probably a good idea to keep a journal. If your pain and health have improved after a few months, you may not remember the pain you previously experienced. Keeping a written record of your treatments and pain, in your own words, will be helpful.

CHAPTER 9

YOUR CAR

A car crash can cause injuries, cause you to miss work, and prevent you from enjoying time with your family. Most likely, the crash damaged your car too. This is the “property damage” portion of your claim. So, if your car is damaged in a crash, what do you do?

As with everything else discussed in this book, the answer to this question starts with the insurance policy. The information included in this chapter is based upon typical insurance policy provisions in a typical car crash. Of course, as you can expect, every situation is different and your automobile insurance policy, and the other driver’s insurance policy, may contain different provisions.

This leads me to my first suggestion – always get a copy of your insurance policy. To get a copy of your policy, you can contact

your insurance agent or contact your insurance company directly.

TIP: MAKE SURE THAT YOU ARE PROVIDED WITH A COPY OF THE POLICY IN EFFECT ON THE DATE OF YOUR CRASH. ONCE YOU HAVE YOUR POLICY, YOU AND YOUR ATTORNEY CAN DETERMINE IF YOU HAVE “COLLISION COVERAGE”.

Collision coverage is the part of your insurance policy that covers damage to *your* vehicle. If you do have collision coverage, you will likely want to negotiate the repair cost or the “totaled” value of your car with your insurance adjuster. Why? I have found that your insurance company tends to work faster than the at-fault carrier. Although you have to pay your deductible up front, you usually will get that deductible back at some point.

If you do not have collision coverage, you will have to negotiate your property damage claim with the other driver’s insurance company, if the other driver was at fault.

Whether your insurance company or the other insurance company, remember, while the adjuster may seem friendly, the adjuster's job is to save the insurance company as much money as possible, not to make sure that all the necessary repairs are made to your car. With that in mind, you should find a competent, trustworthy car body shop in your area to make sure that all damage caused by the wreck is identified and that the cost of repairs is estimated.

If the insurance adjuster tells you they already have a body shop to send your car to, voice your desire to get another estimate from a repair shop you choose. Why is this important? Because the repair shops recommended by the insurance company are likely to have a relationship with the company, which will not work to your advantage.

Regardless of whether you're dealing with your own insurance company's adjuster or the other driver's adjuster, if you find that

your estimate and their estimate are close and you are able to reach an agreement that you think is fair, there is no reason not to move forward with resolving your property damage claim. In fact, in many cases, the issue of property damage is resolved before clients ever come to me for advice.

If you choose to resolve your property damage claim before consulting with an attorney, **be sure that the release you sign relating to your property damage only addresses the issue of property damage and not the injury portion of your claim.**

You should confirm with the adjuster, in writing, that you are not releasing your personal injury claims. If you have any questions or concerns about the language in the release, you should consult with an attorney before signing it.

CHAPTER 10

HOW LONG WILL MY CASE TAKE?

I am asked this question frequently, and I would ask it too, if I were in your shoes. Your life has been turned upside down and you want to know when it will all be over. Much like my response to “what is my case worth?” The answer is: it depends.

Many cases settle, and if yours is one of those cases, settlement can come very quickly. If a lawsuit has to be filed, however, the settlement may take more than a year.

If your case is one that has to go to trial in order to get a fair value, it will take even longer. While it depends on the complexity of your case and the county in which your case is filed, I tell my clients to expect to wait three years for a jury trial. Believe me, I get very frustrated with the endless delays that arise in the pre-trial process, but unfortunately, these delays are a reality.

Even after you reach your trial date, whether you win or lose at trial, you always face the possibility of an appeal. An appeal can add even more time, sometimes years, to the legal process. The risk and frustrations of the litigation process is what lead many clients to settle their case. That is neither fair nor right, and the decision to settle should only be made after you speak with your attorney regarding your options.

CHAPTER 11

WHEN TO SETTLE

You are in charge of your own case – don't let anyone tell you otherwise. While your attorney is there to guide you through the legal process and give you her legal opinions on various issues, you decide if you want to settle.

Sometimes, insurance companies refuse to offer any money to resolve your claim. In that circumstance, you will be forced to file a lawsuit and, perhaps, take your case all the way to a jury trial; but more often than not, the insurance adjuster will make you an offer to resolve your claim.

WHETHER OR NOT THAT OFFER IS FAIR IS AN ENTIRELY DIFFERENT QUESTION.

Remember what I addressed earlier – the insurance adjuster is not your friend. While she may pretend to be interested in your

well-being, she is paid to protect the bottom line – plain and simple.

I love to try cases to a jury. Frankly, I wish I could do it more often, but sometimes it doesn't make sense to take a case to trial. If there is a high risk of trial expenses outweighing the likely verdict, it is not in your best interest to roll the dice at trial.

Other times, the settlement offer is so unfair that the risk of going to trial is acceptable. While I always advise my clients of the risks in going to trial, the chances of obtaining a verdict higher than the settlement offer, and other key factors, the ultimate choice lies with my client. Some people want to avoid trial at all costs. Others simply want their day in court.

When the time comes to evaluate a settlement offer, you will have to listen to your attorney's insight and think hard about what you want to do. There is no wrong answer. Instead, your decision should be based upon what you are comfortable with.

CHAPTER 12

TOP TEN MYTHS OF A PERSONAL INJURY CASE

1) I DON'T HAVE TO TELL MY ATTORNEY EVERYTHING.

False. Your attorney is on your side. If you have had prior injuries or have a criminal record, for example, it is likely that the other side will find out. The information you provide your attorney is confidential. If you are honest and upfront with your attorney, she can help protect you.

2) EXCHANGING OUR INSURANCE INFORMATION IS THE SAME AS GETTING A POLICE REPORT.

False. Following a crash, the at-fault driver may offer to pay for the damage to your car in exchange for you not calling the police. This is because the driver does not want the incident reported to his insurance company. Do not agree to this. You may

develop injuries later, and with no report and no insurance information, your claim will be difficult, if not impossible.

Likewise, if the driver offers to provide you with his insurance information instead of calling the police, do not agree. There is no way for you to confirm that the individual has provided accurate information. If you call the police, the officer can make a record of the crash and of the applicable insurance information.

3) IF I HIRE AN ATTORNEY, I WILL GET LESS MONEY.

***False.** This is an insurance company tactic to discourage you from hiring someone to protect you. Except in very rare circumstances, getting an attorney involved in your case will raise the value of your case. A reputable attorney will tell you if you would be better off financially to settle the case on your own.*

4) THE AMOUNT OF MY SETTLEMENT SHOULD BE THREE TIMES MORE THAN MY BILLS.

False. Each case is different, and because of that, each settlement/verdict will be different. Don't assume that if your cousin received \$10,000 for his broken finger case, that you will too. A lot of factors go into determining the value of your case. A lawyer will evaluate your missed time from work, your age, your prior medical history, your injuries, the facts of the case, and many other things. Don't get caught up in someone telling you that if your medical bills total \$5,000, you should get a \$15,000 settlement. You may be entitled to less, you may be entitled to more.

5) I HAVE TO GIVE A RECORDED STATEMENT.

False. This is another insurance company tactic. Don't give a recorded statement until you speak with an attorney. Again, you might be required to give a statement to your own insurance adjuster, but you should always speak with an attorney first.

6) IF THE CRASH WASN'T MY FAULT, ALL OF MY BILLS WILL BE PAID.

False. The insurance company for the at-fault driver isn't going to pay your medical bills until the end of the case.

It is in your best interest to submit all of your incurred medical bills to your health insurance company. That way, your bills will be paid. If you rely on the other driver's insurance company, the delay in payment may cause your bills to go to collections.

The same may occur with MedPay. Don't submit your bills to MedPay yourself. Have your health insurance company pay your

medical bills. If you were carrying MedPay at the time of the crash, your attorney will advise you as to how to proceed with your MedPay claim.

7) MY INSURANCE COMPANY WILL TREAT ME FAIRLY.

***False.** Many people think that if their own insurance company has to pay for their vehicle and/or injuries, that they will be treated fairly. This isn't always the case. Your own insurance adjuster has the same motive as the adjuster for the at-fault driver – to save the company money. Don't assume that the company is on your side just because you pay your premiums every month.*

8) IF I HIRE AN ATTORNEY, I WILL HAVE TO GO TO TRIAL.

False. Not every case goes to trial. If you are concerned about the idea of going to trial, it is likely that your lawyer can ease some of your concerns. If not, speak openly with your attorney about your desire to avoid trial. What's important, however, is to hire an attorney who is willing to go to trial for you if it is warranted.

9) ALL ATTORNEYS ARE THE SAME.

False. Just like all doctors are not the same, the skill of an attorney can vary greatly from person to person. It is very important that you sit down and talk to the attorney you are considering hiring – maybe even talk to several. You should ask yourself whether or not you feel comfortable with that attorney. Does it seem like she will keep you updated on your file? Does she have the qualifications necessary to recover for you?

Not all attorneys are created equal – find the one right for you.

10) IT'S OKAY TO KEEP INFORMATION FROM MY DOCTOR.

***False.** Your doctor can't help you feel better if you aren't honest with him/her. You need to be forthcoming with your doctor about your crash, your pain, the medications you are taking and your prior medical history. You should also be sure to follow your doctor's medical recommendations, and if you do not understand or agree with a part of your treatment plan, talk about it with your doctor.*

CONCLUSION

If you have been injured in a car crash, it is understandable that you feel overwhelmed. Following any type of injury, people often get the sense that their world has been turned upside down. If you familiarize yourself with the suggestions contained within this guide, you will be well on your way to protecting yourself.

ABOUT THE AUTHOR

From a young age, Lindsay found herself drawn to the practice of law and; specifically, the courtroom.

As she watched her grandfather serve as a highly regarded judge in the small town of Taylorville, Illinois, Lindsay grew most interested in those cases involving personal injury.

Lindsay's involvement with legal debate organizations started early and continued through her secondary education at the University of Illinois at Urbana-Champaign. Subsequently, Lindsay's passion for the law, coupled with her hard work ethic, helped her achieve her dream of graduating from St. Louis University School of Law.

Due to her extensive trial advocacy training throughout her law school career, Lindsay was selected to join one of the



premier defense firms in Missouri. Not very long after, however, Lindsay realized that representing insurance companies was not what she wanted to do with her training. Instead, she joined a firm where she was able to protect the injured and their families.

Lindsay's tireless dedication to her injured clients has led to a \$1.3 million award against MoDOT, a \$2.4 million award in a motorcycle case and over \$25 million dollars in settlements.

In 2009, Lindsay was inducted into The Million Dollar Advocates Forum, an exclusive group of trial attorneys composed of less than 1% of attorneys nationwide. In 2011, Lindsay was honored with both a "Superb" Avvo rating and an "AV Preeminent" rating from Martindale-Hubbel.

Lindsay was selected as a Super Lawyers "Rising Star" for Illinois in 2013 and for Missouri in 2015. In 2014, Lindsay was selected by The National Trial Lawyers' Top 100 and in 2015, she was selected for the

National Association of Distinguished Counsel which recognizes the top 1% of practicing attorneys in the country.

Lindsay's fight for the injured continues as she devotes 100% of her time and skills to the practice of personal injury law. Lindsay is proud to be a part of a group that treats *every* client like family and every case as if it's the *only* case.

Each day, Lindsay uses her advocacy skills to ensure that her clients don't fall victim to corporate greed and bullying. Currently, Lindsay represents those injured in the following types of cases: tractor trailer crashes, car crashes, motorcycle crashes, pedestrian crashes, taxi crashes, bus crashes, bicycle crashes, boat and barge crashes, airplane crashes, slip and falls, premises liability, defective products, dangerous drugs, burns, bad faith, animal attacks and toxic exposure.

Although she loves the practice of law, Lindsay also enjoys life outside of work. She

is an avid member of the Leukemia and Lymphoma Society-Gateway Chapter and serves as an adjunct instructor at Fontbonne University. As a mother of two daughters, Lindsay frequently visits the Magic House, the St. Louis Zoo and the Missouri Botanical Gardens.

To obtain further information, contact injury attorney Lindsay Rakers at 855-522-5291 or Rakers@TapellaLaw.com.

You can also visit her website at www.TapellaLaw.com and her blog at www.StLouisInjuryAttorney-blog.com.

