

# The Insider's Guide to Handling Missouri Auto Accident Claims

## Introduction

Here are some shocking facts: One person gets injured every 10.3 minutes in a Missouri car accident. One person is killed in a car crash in Missouri every 11.1 hours.

Even the best drivers get in Missouri car accidents now and then. Regardless of the care or caution you take when you get behind the wheel, car accidents can happen in a split second. When an accident happens because another driver made a serious or catastrophic mistake behind the wheel, you pay the consequences.

Car accidents in Missouri have the potential to result in severe injuries, significant property damage, and missed work. The costs of a Missouri auto accident add up quickly. According to data from Missouri state and local authorities, car accidents in Missouri caused 51,060 people to be injured and 786 fatalities in 2011 alone. The estimated cost of these crashes was \$3.2 billion.

There are serious consequences to a Missouri auto accident. The toll it takes on your body is devastating.

An auto accident is extremely complex. There are many moving parts in an accident claim. Insurance coverage and payment is often central to making things right. Notorious for playing games and using tricks, insurance companies cost innocent drivers money and can cause accident victims time, money and heartache. Although you may not have been at fault for the car crash, you risk being stuck with paying from your personal finances to cover the costs of another driver's errors. After an accident, you may find yourself paying for the medical treatment you need while at the same time denied full and fair compensation to cover these high costs. After serious injury by the carelessness of another driver, you need help to keep your family safe.

## *We Wrote This Book to Help Protect Missouri Car Crash Victims*

As Missouri accident lawyers helping auto accident victims, we understand the risks you face after a car crash. In our years helping crash victims, we have seen the inexperience of accident victims cost them dearly when victims attempt to handle their claims without expert help. Insurance, medical treatment and legal investigation and analysis are all necessarily to properly resolve a claim.

Make no mistake, insurance companies will take advantage of an inexperienced victim. When this happens, innocent people lose and often are forced to empty their bank accounts to cover the high costs of another driver's mistake.

We hate to see this happen. That's why we chose to write this book. With a little bit of help, accident victims in Missouri can get a better idea of how to manage their claim, avoid the games played by insurance companies and receive full and fair compensation for their damages.

### *Anyone Involved in a Missouri Auto Accident Can Benefit From Reading This Information*

As a car crash victim, you are at risk even after the dust settles from the accident. When you file a claim with an insurance company, its goal is to protect company profits. This leaves you forced to fight back against the insurance company and the strategies they employ to reduce or eliminate the value of your claim if you want a full and fair recovery.

After an injury in a Missouri car accident, it is important to understand the best ways to handle your claim. With this information, you can avoid the risk of falling for the tricks and games. When you learn how to best manage your claim, you can have confidence in the handling of your claim.

### *Important Statistics to Know About Missouri Car Accidents*

It is important for you to understand that you are not alone in your battle. Although every case is unique and should be handled on its own merits, it helps to know that many other people have experienced similar injuries and hardships. Understanding why accidents happen in Missouri can help you have a better grasp on the details of your case.

- Speed is a contributing factor in 17.3 percent of all auto accidents in Missouri.
- About 4.4 percent of all Missouri traffic accidents involve a person drinking and driving.
- Young drivers under the age of 21 are involved in 24.8 percent of all traffic accidents in Missouri.
- Motorists over the age of 55 are involved in 32.9 percent of all Missouri collisions.
- Commercial vehicles account for 9.2 percent of Missouri crashes.

***You are not alone.*** These statistics can help you understand what frequently causes serious collisions in Missouri. Driving can be dangerous. When a car crash occurs, it is important to know that you have options. With the information you find in this book, you

can protect your family after an accident while you go through the challenging process of filing your claim.

In this report, you will learn:

- What to do immediately following a car accident in Missouri.
- How the complex process of filing a claim with an insurance company works.
- Common mistakes made in Missouri car accident cases—and how to avoid them.
- How to choose the right Missouri car accident attorney for your case.
- The best questions to ask during your initial consultation.

At Price & Randle, LLC, we believe in the right of a car accident victim to be fully and fairly compensated for his or her losses. However, we know that many insurance adjusters may not share this same belief. In this report, we hope that you will find the information you need to protect you and your family in a difficult situation as you pursue your Missouri car accident claim.

*Ready to get help from a Missouri car accident attorney? Call the attorneys at Price & Randle, LLC, to get started with a free initial consultation at (573) 348-0700 or (877) 573-HURT (4878).*

## **Five Things You Must Do Immediately After an Auto Accident**

Lisa and Greg were approaching a busy intersection. They had the green light and continued to pass through the intersection as normal. Suddenly, a truck turned left in front of them, trying to get through before Lisa and Greg passed through the intersection. Their car collided with the pickup truck, causing Lisa to break her arm and Greg to hit his head on the steering wheel, leading to a traumatic brain injury. After the vehicles came to rest, Lisa and Greg looked at each other in dazed and painful confusion, unsure of what to do next to restore “normal” and handle such a serious situation.

Car accidents like this happen every day in Missouri. One driver acts carelessly putting others on the road in danger. The moments immediately following an accident are critical. When a collision like this happens, do you know the first steps to take?

The following are five critical things you must do to protect you and your passengers in a collision:

### **Step 1: Call the Police**

Getting the police to the scene of an accident as quickly as possible is crucial. Call 911 as soon as possible after a Missouri car accident. This helps you get the medical aid you or your passengers may require at the scene of the crash fast.

When the police arrive, they will document what happened in the crash. The police report is an important document for you when filing your car insurance claim. The reporting officer will interview each driver, witnesses to the crash, and others. He will also document which way the vehicles were facing and how he believes the crash occurred.

Having this documentation makes it easier to negotiate your claim with the insurance companies. With the non-biased report drafted by the police department, you can show the details of the accident and prove that you were not at fault for the crash.

### Step 2: Get Medical Attention

Regardless of how you feel, it is imperative that you seek medical attention immediately.

Many auto accident victims are in shock after a crash. Your body's adrenaline runs high when something as sudden and violent as a collision occurs. This can easily mask any signs of injury, making you feel as if you have not been hurt. In reality, you may be suffering from multiple injuries caused by the car accident.

Seeking medical help right away allows doctors to perform the necessary exams to determine your overall health. They may discover tissue damage or head injuries that could have gone unnoticed for days without their help. Getting early treatment for these injuries allows you to more fully evaluate your medical condition right away and feel better faster.

### Step 3: Exchange Information with Witnesses and the Other Driver

In order for you to file a claim with the other driver's insurance, you will need to exchange contact information with the other driver. At a minimum, ask for his name, phone number, driver's license number, and insurance company and policy number.

It is also a wise idea to exchange information with anyone who stopped after witnessing the crash. If possible, do not rely on the police report to document all of this information.

Having the contact details for witnesses to your Missouri car accident can help when negotiating your claim. If the insurance adjuster believes you were partially at fault in the crash, the witnesses to the car accident may be able to testify on your behalf. This may help you win the compensation entitled to you after the crash.

#### Step 4: Take Photos for Evidence

A picture tells a story of what happened at the crash. Having the physical evidence on hand to show what happened makes it impossible for the insurance adjuster to rely only on verbal testimony. Instead, you can use images from the scene of the accident to prove the property damage that occurred to your vehicle and the injuries you received as a result of the collision.

Good photos to take immediately after a car accident are of the scene of the crash, the direction of the cars, the signage where the accident occurred, and the weather conditions on the day of the accident. You will also want to document the damage to your car and injuries to your body. Take pictures of your torn clothing, bruises, cuts, or any other image that could help prove that your injuries and property damage happened as a result of the crash.

#### Step 5: Speak Only with the Reporting Police Officers About Accident Details

While you are at the scene of the crash, limit your conversations to only what is necessary with witnesses and the other driver. Since you are likely not an expert in determining fault and may be in shock and confusion due to the accident, it is very unwise to make any conclusions about fault. Assuming fault without all the facts or saying that you did not get hurt without proper medical attention could be used against you in your claim later.

Instead, speak only to the reporting police officer about the accident details. When they ask you questions, it is important to answer honestly and stick to the facts. This means that if there is something you do not remember, you should tell the police officer that you do not recall instead of trying to answer based on what you believe might have happened.

Once you're finished at the scene of the crash, the process of filing a car accident claim with the other driver's car insurance company begins. It is essential that you contact a personal injury attorney as soon as possible after the crash in order to ensure that your rights are protected and the proper evidence is preserved. Remember, the post-accident claim process is very burdensome, but it is easier when you follow these best practices immediately after your crash and then hire an experienced Missouri auto accident attorney to help you.

Do not go through this alone. Call the attorneys at Price & Randle, LLC to get started with a free initial consultation at (573) 348-0700 or (877) 573-HURT (4878).

## Filing a Car Accident Claim in Missouri Is Complex

Being involved in a Missouri car accident is difficult enough. To add insult to injury, it can be immensely challenging to file an insurance claim or even determine what insurance coverage is applicable to your claim. Insurance adjusters work hard to protect their employer. Their job is to pay you as tiny an amount as possible in compensation so that their company saves money.

To combat the insurance strategies used to avoid paying you full and fair compensation for your damages, you must fight back. This makes the process of filing an insurance claim after a Missouri car accident both complex and burdensome.

The following are a few tips to help you get the best results in your case while making the process as easy as possible.

### Know Your Facts When You Call the Insurance Company

You are generally required to make a statement to your own insurer. You are not required to make a statement to the negligent driver's insurer. **However**, before making a statement to any insurer, you should seek legal advice from a Missouri injury attorney. You need to know the facts about your claim and coverage before talking to the adjuster. Having this information ready will make the process go smoothly and will help the person on the other line know the best way to proceed with your claim.

### Get to Know Your Insurance Policy

You should also have a thorough understanding of what your personal insurance policy covers.

Many times, your insurance will pay for damages that the other driver's insurance may not. Knowing what your insurance covers helps you to know what compensation you have available to you. This also helps to give you a more realistic idea of what your claim may be worth.

### Hire a Missouri Car Accident Lawyer

Amidst your recovery and all of the paperwork, bills, and headaches that go along with a car accident, you should not feel forced to instantly become an expert in car accident claims. Instead, get help from an expert with years of experience helping other accident victims. An experienced car accident attorney takes the burden off you.

Talk to your car accident lawyer before talking to the insurance company with any details about the crash, how it happened, your injuries, or the damage to your vehicle. You should also never give a recorded statement before speaking with a lawyer. When you talk to the insurance company, you may not realize the strategies they employ to keep you from receiving full and fair compensation after a crash. This means that you may say something inadvertently that could come back to hurt your case.

At Price & Randle, LLC, we understand the complexities of filing an insurance claim. Putting a Missouri car crash attorney from Price & Randle, LLC, on your side before you speak with the insurance company makes the process of your claim easier. We work with you to get a clear understanding of what happened. Then, we advocate on your behalf so that you get the best outcome possible in your case.

*Want to talk to a Missouri car accident lawyer today? Call the Price & Randle, LLC, office at (573) 348-0700 or toll-free (877) 573-HURT (4878) to get the help you need with your case.*

## **Avoid These Six Critical Mistakes When Filing Your Insurance Claim**

Even the smallest misstep during a Missouri car accident case can end up hurting you in the long run. Anything you say or do can be held against you by the insurance adjuster. Insurance adjusters learn to be on the lookout for mistakes made throughout the claims process. They use these mistakes as a way to drastically reduce their valuation of your claim. Translation: **Small mistakes can lead to huge reductions in the value of your claim.**

Here are some of the most common mistakes made during a Missouri car accident case, and how to avoid them:

### 1. The insurance adjuster is NOT your friend

Although your insurance adjuster may try to come across as working in your best interest, he is not your friend. As nice as he may seem, you must be cautious with the information you entrust to him. While an insurance adjuster may be a nice person, his entire job is to minimize the value of your claim in order to save his employer money.

Many people fall for the pleasant demeanor that insurance adjusters use when handling insurance claims. This is dangerous and leads innocent car accident victims down a troubled path resulting in harm to their claim.

When you approach an insurance adjuster with the idea that he is not on your team, you lower your risk of saying or doing something that could hurt your claim. Use caution and

make no statements to the insurance company without talking to a personal injury lawyer first.

## 2. Do not make statements as to fault

Car accidents happen quickly. You may be unsure of how everything occurred, and you are likely not an expert on accident reconstruction or Missouri law regarding the assignment of fault. Admitting any portion of the fault is dangerous and can have a major impact on the outcome of your case. Remember, accident sequences are extremely complex, and a determination of fault is best left to the experts.

When speaking to the police, simply state the facts. Avoid assumptions and broad statements of fault entirely. This is better than trying to accept partial blame in order to appear reasonable. The police officer will make his own determinations of fault anyway.

After the dust settles and the relevant accident evidence is collected, allow your lawyer to help you determine the fault of the parties involved. This will protect you, and could prevent you from serious money loss in the long run.

## 3. Do not assume that you are not injured, or that you are okay

Injuries from car accidents in Missouri can take a long time to present themselves. It is common to feel shaken or to be in a state of shock immediately after an accident. These conditions can initially mask serious injuries. Symptoms may not become readily apparent for several days or weeks after the accident. Soft tissue injuries in the back, neck, shoulders, and head are commonly masked immediately after an accident.

You can hurt your claim and endanger your life by assuming that you did not get injured, or by pretending that you are okay when you do not feel right. If you don't seek immediate treatment, you may fail to identify or treat serious problems. When you don't seek treatment immediately after the accident, this also gives the insurance adjuster reason to doubt your injuries came as a result of the accident.

Remember, even if you are certain that your injuries are from your car crash, you may still be denied full and fair compensation if your medical treatment has big gaps in time or if your doctors are unable to relate your injuries to the accident because you failed to seek treatment immediately. This could put you at risk of having to pay for expensive treatments out of your own pocket for injuries caused by someone else.



#### 4. Do not give a recorded statement

The best way to avoid saying anything that could unintentionally damage your claim is to avoid giving any kind of statement to anyone other than the investigation police officer and medical providers.

An insurance adjuster will most likely reach out to you and request that you give a recorded statement about the crash. One small misstep, uncertainty, admission of fault, or denial of injury could cost you.

If an insurance adjuster demands a recorded statement, send him to your attorney instead. A Missouri car accident attorney knows the games the insurance company plays and can shield you from the insurer's strategies. This will keep you protected and help you get the best outcome possible in your claim.

#### 5. Do not miss any of your follow-up medical treatments or appointments

After an injury in a car accident, your doctor (or the emergency room doctor) will recommend follow-up treatments and checkups. It is crucial that you attend all of your appointments, and push your medical treatment forward to conclusion. In order to be well and to place an accurate value on your damages, you must know what is wrong with you, what is the cost to fix your injuries, and the level of your full and final medical recovery (your prognosis).

If you miss an appointment or lag in your treatment, your medical recovery may be delayed and the insurance company may reduce the value of your claim. To avoid giving the insurance company a reason to cause you hassle and deny you full and fair compensation, it is vital that you attend all treatments and appointments as directed by your doctor.

#### 6. Do not put off paying the medical bills while waiting for the settlement

When the bills start arriving in your mailbox, panic sets in. You know that you should not be responsible for paying these bills, but not paying them could hurt your credit. With a low settlement offer on the table—or no settlement offer at all—you may be tempted to put off paying your bills. Doing this could hurt you over the long run.

Car accident claims take time to resolve. You do not want to rush into agreeing to a compensation offer that may not be enough, just to pay your medical bills. Instead, let your attorney know immediately if you receive collection notices. You may need to contact the medical providers and set up a very minimal payment plan in order to gain the time necessary for your claim to be completed. If you have health insurance, insist that

medical providers submit the bills to your health insurer for payment. You may also have coverage under your own auto insurance policy to pay the bills.

No matter what, do not ignore the bills to the doctors and medical professionals helping you with your recovery. You need these people to give you the best treatment possible after your accident.

If you worry that you may make a critical mistake in your claim, hiring a Missouri car accident attorney is the best solution! At Price & Randle, LLC, we work closely with you to avoid making these and other critical mistakes. With our help, you can have confidence that your claim gets handled in the best way possible without detrimental errors.

### **Choosing the Right Attorney to Handle Your Missouri Auto Accident**

We know that choosing the right lawyer to handle your claim is not easy. Turning over something as critical to your future as your Missouri car accident settlement is a big decision.

With how difficult and complex filing an auto accident claim can be, hiring a Missouri car accident lawyer to help gives you the best outcome possible for your claim. For the best results, you need to find someone you feel confident in who will help you get what you deserve.

Studies done by the Insurance Research Council show that accident victims who put a lawyer on their side receive an average of **40 percent more** in compensation than those who do not obtain legal aid. This is because a car accident attorney knows where to look for money that will help increase your recovery. Your attorney will also know how to fight on your behalf to negotiate the best settlement offer possible, and back up his claims with litigation if necessary.

Hiring a Missouri auto accident attorney as soon as possible after your crash is the best way to ensure that you will get full and fair compensation. Although you want to hire someone quickly, the outcome of your case depends on you hiring the right person to help.

Here are a few tips to help you find the right attorney for your claim:

## Find a Lawyer Who Works Exclusively on Personal Injury Claims

Consider this: Would you hire a car mechanic to fix your computer? Although both professionals work on machines, they work in very different areas. The same applies to lawyers.

There are many lawyers in Missouri. Some work in business law, some in family law, and others in personal injury or auto accident law.

Look for an attorney who does not claim every area of law as their expertise. When you hire an attorney who works exclusively in personal injury law for your accident claim, you can be confident that you will receive focused expert representation. Personal injury lawyers in Missouri understand the state laws for auto accidents. They also understand how to navigate insurance policies to find you valuable pockets of money other attorneys may miss and insurance adjusters may ignore. Putting this experience and knowledge on your side means you will get the best outcome possible.

## Work with an Attorney Who Is Available to You When You Have Questions

As you now know, it is a complicated process to file a Missouri car accident claim and negotiate with the insurance adjuster. Throughout the process of seeking a fair resolution of your claim, you will have a multitude questions. When you do, you want answers you can trust, and you do not want to wait forever to get those answers.

When you work with an attorney who is readily available for you to contact and discuss your case with, you can be confident that you will always have your questions answered in a timely manner. This is valuable because it helps the claim process move along as quickly as possible while relieving a good portion of the stress you may have.

Knowing your Missouri car accident attorney is available to you helps you sleep better at night by giving you confidence that your case is in good hands.

## Choose an Attorney You Feel Comfortable with and You Can Trust

Handing something as important as your settlement over to a Missouri car accident attorney to handle is a big decision. When you know that the other driver and the insurance company are not on your team, finding a lawyer to fight for you is essential. You want to you feel comfortable with and confident in your lawyer.

Belief in your lawyer's honest intentions is crucial. Talk with potential lawyers, get to know their values and experience, and read testimonials from past clients to find someone

you can depend on. When you choose someone that you are confident has your best interests in mind, you can rest easy knowing that your case is in good hands.

### Schedule a free consultation

Now that you know what to look for, it is time to schedule a free consultation with the lawyers you may be interested in hiring. During this free consultation, you have the ability to ask questions and get to know the lawyer. This is an important step in finding out pertinent information about the attorney representing you.

Use the free consultation as a way to dig deeper into the motivations and values of the attorney you are considering working with. This will help you feel comfortable when you sign the agreement that you have found the best lawyer to help you with your case.

### **Top Five Questions to Ask in Your Free Consultation**

Knowing what to ask during your free consultation can be difficult. You want to be sure that you get all of the answers you need. This will allow you make the best decision possible about which lawyer is right for your claim.

When you attend a free consultation with a Missouri auto accident attorney, here are five questions that will give you the confidence you need to know who to hire:

Question 1: "What experience do you have with claims similar to mine?"

Every claim, crash and injury is different; however, every claim has common elements. A lawyer that has worked on cases similar to yours understands what it takes to deliver full and fair compensation to his or her clients. He can anticipate games that the insurance company may try to play, and strategies that are frequently employed to minimize the value of your claim.

An experienced injury attorney knows where to look for extra money that you may not have realized was available to you. And he knows how to negotiate in an aggressive way that will work in your favor without causing you undue stress.

Getting to know the attorney's experience with claims similar to yours can help you be confident that you are choosing the best person for your case.

Question 2: "Are you the one who will be handling my case?"

Imagine: You meet a lawyer and feel comfortable with her communication style and her abilities, only to find out a few weeks later that she is not the one managing your case.

Before you sign any paperwork with an attorney, ask if he is the person you will be working with directly. This will give you insight into the handling of your claim, and with whom you will be communicating. If the attorney plans to outsource your case to another law firm, you may be better off working directly with the law firm in charge of managing your case, depending on the facts and circumstances surround your particular claim.

Question 3: "Do you have any testimonials from past clients that I may see?"

One of the best ways to know what kind of experience you will have working with an attorney is by talking to past clients.

Ask the attorney you meet with for testimonials from past clients, or to speak directly to clients they have helped in the past. This can be eye-opening. Finding out what earlier clients say about this lawyer helps you get a better idea of what it is like to interact with the law firm and the attorney. If the law firm does not have testimonials (or does not want to provide you with any testimonials), it may be a good idea to look elsewhere as this may be a sign that the law firm is trying to hide something.

Question 4: "What strategy would you use to manage my claim?"

There is a number of ways your claim can be handled. Some attorneys thrive in the trial setting, while others do everything in their power to settle outside of court. A good balance is key. You do not want an attorney who is afraid to file or push your case to trial; however, you also do not want an attorney that creates a war for no reason. Instead you want a balanced approach that presents your claim fully and fairly to the at-fault party and the insurers.

Talk to the attorney you are considering hiring to determine what his strategy is when it comes to personal injury claims such as yours. If you are like many accident victims, you do not want to see resolution of your claim delayed by unnecessary litigation, but you also do not want to resolve the claim for too little or appear weak. Try to find an attorney with a strategy of presenting your claim in the best possible light pre-litigation who is also able to back-up all demands with litigation when necessary.

Question 5: "What are the possible outcomes that I can expect from my Missouri auto accident?"

This is a tricky question. While you want to know what your settlement is worth, an attorney can only give you an approximate figure for what you can expect. If an attorney guarantees that you will get a specific amount, consider this is a warning sign that he is not experienced or is being less than honest about what he can deliver.

Find an attorney who can explain the breakdown of a damages and potential pockets of money potentially available to you to compensate you. For example, you may have money available to you through your own insurance that you did not realize you could claim. When the attorney helps you find new sources of compensation, and then provides you with an estimate for how much you may be able to demand in your claim, you get the best idea of the outcome you can expect by working with the attorney.

Asking the right questions is critical to knowing whom you can trust and who is right for your case. The free consultation is also your best opportunity to get to know the attorney handling your claim. This way, you can have a clear idea of how he plans to handle your claim and what he will be like to work with.

*Ready to schedule your free consultation with a Missouri car accident attorney at Price & Randle, LLC? Visit [www.PriceRandle.com](http://www.PriceRandle.com) or call toll-free at (877) 573-HURT (4878).*

## **Conclusion**

One thing is for sure: there is a lot that goes into filing your claim. From the immediate steps you must take at the scene of the crash to the analysis of policies, laws, and insurance strategies, there is a lot to absorb. If you want to receive full and fair compensation, you need expert help.

Car accidents happen in a split second, but the residual effects can leave you stressed, overwhelmed, and fearful for your family's future.

Hiring a Missouri auto accident attorney as soon as possible after your accident can give you peace of mind. It also allows you to be confident that you will get the best outcome possible in your claim. With help from a Missouri car accident attorney, you can find compensation that you may not have realized was available to you and maximize the value of your claim.

When you and your family are ready to hire a Missouri auto accident lawyer, contact Price & Randle, LLC. Our exclusive focus on personal injury law is different from many other law firms. Every day we work on claims similar to yours. We know what it takes to maximize the value of your claim so that you and your family do not have to be burdened

with paying for the carelessness of another driver. Call us today for a free consultation and find out why we are the right lawyers to help you after a Missouri car accident.

## **Contact the Price & Randle, LLC, Law Firm**

**Don't risk making critical mistakes** that could turn the insurance company against you and hurt your case! We are ready to help you get the compensation you deserve after your accident.

Contact our law office today in one of the following ways to learn more.

- *Phone:* (573) 348-0700 or toll-free at (877) 573-HURT (4878)
- *Office:* 980 Executive Drive, Osage Beach, MO, 65065
- *Website:* [www.PriceRandle.com](http://www.PriceRandle.com)
- *Facebook:* <https://www.facebook.com/pages/Price-Randle/478310202196481>
- *Linked In:* <http://www.linkedin.com/company/price-and-randle-llc>
- *Google +:* <https://plus.google.com/115764176824857284285/posts>

## **About the Authors**

*Attorney Matthew C. Price, Esquire*

Matthew C. Price is a partner at Price & Randle, LLC, and focuses his practice on representing the victims of serious accidents and their families. Particular focus areas include wrongful death, personal injury, automobile accidents, motorcycle accidents, trucking accidents, and boating accidents.

Matt's practice deals with analyzing particular insurance coverage issues, locating benefits that may be available to accident victims, and providing counsel to victims in order to make sure they are protected and cared for. It is his desire to provide the best legal representation possible to victims while also providing an atmosphere of caring and dedication.

In addition to litigating cases at the trial level, over the course of the last decade Matt has orally argued cases in U.S. Federal Court, the Missouri Appellate courts, and before the Missouri Supreme Court.

Matt was named a National Trial Lawyers Top 100 Attorney, a National Trial Lawyers Top 40 Under 40 Attorney, and he is a member of the Million Dollar Advocates Club. He has been awarded the Avvo Client's Choice Award and Top Contributor Award, and his exemplary injury case results have been featured multiple times in Missouri Lawyers Weekly.

### *Duane M. Randle*

Duane started Price & Randle, LLC, with his friend and colleague Matt Price. Duane focuses his practice in the areas of personal injury, including automobile accidents, boating accidents and wrongful death

Duane grew up in Abilene, Kansas. He attended law school at Washburn University in Topeka, Kansas, clerking for the firm of Wright, Henson, Somers, Sebelius, Clark & Baker. Duane first became licensed to practice law in Kansas in 2001, prior to moving to Missouri. Duane is proud to call the Lake of the Ozarks his home.

Duane is admitted to practice in all Missouri and Kansas state courts, the United States District Court for the Western District of Missouri, and United States District Court of the District of Kansas. He is a member of the Missouri Bar and the Missouri Association of Trial Attorneys.

Duane and his family live in the Lake of the Ozarks area and he is active in his church and community, currently serving as a board member for Medical Missions for Christ.

If you have been involved in any type of incident where you suffered bodily injury due to the negligence of another, you should contact Price & Randle for a free consultation by calling (573) 348-0700 or toll-free at (877) 573-HURT (4878). You can also fill out a contact form at [www.PriceRandle.com](http://www.PriceRandle.com).

### **Appendix: How to Be Ready If You Are Ever in an Auto Accident**

Every day people in Missouri get in their cars to drive somewhere. Many people feel safe in their cars, trusting their driving abilities to help them avoid a car accident. But even the most experienced drivers are at risk while on the road. In a split second, something can go wrong. One bad decision by another driver can leave you in pain and forced to pick up the pieces after an auto accident.

Getting into a car accident is unexpected and unwelcome. When it comes to car accidents, preparation is crucial. The following are a few tips to help you stay prepared in case you are ever in an auto accident.

#### 1. Get the right insurance

In Missouri, all drivers must carry at least a Minimum levels of insurance include liability and uninsured motorist coverage for bodily injury. Although not required, it is also a



good idea to have underinsured motorist coverage, medical payments coverage, comprehensive, and collision coverage on your vehicle.

Even if a Missouri car accident is not your fault, you can still benefit from having plenty of car insurance. Although illegal, many drivers in Missouri do not have their own car insurance. This can leave you forced to pay for damages caused by an uninsured motorist.

Covering your vehicle, and the passengers inside your car can help you get valuable compensation when you need it the most.

## 2. Have a list of emergency contacts in your car

Car accidents jolt not only you, but also everything in the car. If you had your phone in the cup holder or on the seat next to you, it may be thrown from the vehicle, damaged, or lost in the wreckage. You could lose access to your phone and all of your contacts stored in it when you need it the most.

Keep a small piece of paper in your car with important phone numbers of people you may need to reach after a car accident. This can include your family or network of close friends. When the emergency crews arrive, they can also use this information to get in touch with your emergency contacts and let them know about your accident if you lose consciousness.

Let the people on your list know that they are your emergency contact. Then exchange details so that if one of you is ever in a car accident, you know where to find vital information such as medication lists, bills, credit cards, identification, etc. This will be important to you if you are ever in the hospital and need these crucial documents.

## 3. Give a relative your key

When you exchange details about where your personal information is with a friend or relative, also provide a key to your house.

If you are in a car accident, you may not get your keys back right away. Even if you do, you want your emergency contact to have immediate access to your house to gather the important information and belongings you may need while at the hospital.

## 4. Create an accident readiness kit

Once an accident happens, it may take some time for the police to arrive. While you wait, you want to be sure that other drivers see that there is a collision ahead so that they can avoid colliding with you.

In your accident readiness kit, include items such as flares, flashlights, first aid materials, and a pen and paper to take down information. Having this ready to go in the back of your car will help make the process of handling an already chaotic situation smoother and easier.

#### 5. Invest in the best safety equipment for your car

The best way to be protected and prepared in case of a collision is to invest in the proper safety gear. This includes having enough airbags in your car, placing children in the right seats for their age and height, and encouraging everyone to wear their safety belts.

Investing in safety devices that will help you call for help in case of an emergency can also be enormously beneficial. If your phone is lost, having a system in place to contact emergency services on your behalf relieves you of the burden of having to find your phone and make the call yourself.

If you have been involved in any type of incident where you suffered bodily injury due to the negligence of another, you should contact Price & Randle for a free consultation by calling (573) 348-0700 or toll-free at (877) 573-HURT (4878). You can also fill out a contact form at [www.PriceRandle.com](http://www.PriceRandle.com).

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