**Blog 1**

# What Happens When You Crash in a School Zone?

As St. Louis gears up for another school year, the familiar rhythm of life returns to the city’s school zones. Driving in a school zone means paying special attention to speed limits and signage to protect young pedestrians.

According to the National Highway Traffic Safety Administration, there are an average of [113 school-transportation-related crash fatalities](https://crashstats.nhtsa.dot.gov/Api/Public/Publication/813327) annually. Knowing what to do if you’re involved in a school zone accident can protect your rights and help you receive compensation if a negligent driver causes a collision.

**What is a School Zone?**

A school zone is [a defined area surrounding a school](http://guide.saferoutesinfo.org/engineering/the_school_zone.cfm), marked by signs and specific regulations aimed at ensuring the safety of students and pedestrians. These zones are strategically positioned to manage traffic flow and minimize risks during peak hours—typically when children arrive or depart from school.

Reduced speed limits are enforced within these areas during these times to enhance pedestrian safety. In St. Louis, the Department of Highways and Traffic head has the authority to set school zone speed limits and the hours when they must be followed.

Speed limits will be [no faster than 25 mph](https://library.municode.com/mo/st._louis_county/codes/code_of_ordinances?nodeId=TITXIITRCO_CH1204SPRE_1204.080SPSPLISCZO) or up to 10 mph slower than the regular speed limit where the school is located. These speed limits are in effect for specific periods between 6:30 a.m. and 6:30 p.m., Monday to Friday.

**Penalties for Breaking the Law in a School Zone**

When drivers break the law in a school zone, they may face strict penalties in Missouri. Negligent actions can include speeding, texting while driving, or improperly passing.

**Speeding**

The Traffic Violation Bureau lists the [following fines for speeding](http://www.circuit7.net/traffic/violation-fines). When done in a school zone, the violator will be charged **an extra $25** in addition to the standard fines and court costs below:

|  |  |  |  |
| --- | --- | --- | --- |
| **Speed** | **Fine** | **Court Costs** | **Total** |
| **1-5 MPH** | $50.50 | $72.50 | $123.00 |
| **6-10 MPH** | $60.50 | $76.50 | $137.00 |
| **11-15 MPH** | $70.50 | $76.50 | $147.00 |
| **16-19 MPH** | $100.50 | $76.50 | $177.00 |
| **20-25 MPH** | $155.50 | $76.50 | $323.00 |

**Texting While Driving**

The law in Missouri prohibits cell phone use and texting while driving on Missouri roads, including school zones. The recently signed [Senate Bill 398](https://senate.mo.gov/23info/pdf-bill/House/HCS-SB/SB0398.pdf), also called Siddens Bening Hands Free Law, prohibits manual scrolling, typing, or holding cell phones when driving.

This can include the following actions:

* Holding or supporting cell phone physically
* Typing, sending, and reading text messages manually
* Recording, posting, sending, or broadcasting video
* Watching videos or movies

Set to go into effect on August 28, 2023, drivers who break this law may be fined up to $150 for a first-time conviction. However, the fine may automatically be increased to $500 in a school zone. Violating the law can also result in a misdemeanor charge or felony, depending on the harm caused to victims.

**Passing and Other Traffic Violations**

Passing another vehicle within a school zone is strictly prohibited. The emphasis on safety and minimizing risk outweighs any urgency to overtake vehicles. Various other traffic violations within school zones also [come with fines and court costs](https://stlouiscountymo.gov/st-louis-county-government/municipal-court/payments/st-louis-county-fine-schedule/):

|  |  |  |  |
| --- | --- | --- | --- |
| **Violation** | **Fine** | **Court** | **Total** |
| **Improper Passing** | $39.50 | $60.50 | $100 |
| **Follow too closely** | $39.50 | $60.50 | $100 |
| **Improper Backing** | $39.50 | $60.50 | $100 |
| **Pass/Overtake Stopped School Bus** | $93 | $60.50 | $153.50 |
| **Violation of School Stop Sign while Loading or Unloading Children** | $93 | $60.50 | $153.50 |

**What Happens if You’re Involved in a School Zone Accident in Missouri?**

If you find yourself involved in a school zone accident in Missouri, take the following actions to safeguard your rights and receive appropriate medical attention:

* **Prioritize safety:** Ensure the immediate safety of all involved parties. If there are injuries, call for medical assistance immediately. Even if you don’t feel injured, get checked by a healthcare provider so they can assess for hidden injuries like internal bleeding or traumatic brain injuries.

This gets you the necessary care and provides a record of your injuries for a possible compensation claim.

* **Contact the police:** You [must contact the police](https://dor.mo.gov/driver-license/insurance/accident-information.html) for auto accidents involving injuries, death, or more than $500 in property damage in Missouri. Aside from following the law, reporting the incident creates an official, impartial record of the accident that your lawyer can use to support your case.
* **Gather information:** Collect as much information as possible—exchange contact details with other parties, including witnesses. [Take photos of the accident scene](https://www.cofmantownsley.com/blog/uncategorized/how-to-guide-for-taking-photos-after-an-accident-for-insurance/), vehicle positions, damage, and relevant traffic signs or signals. Your attorney will use this evidence to determine liability.
* **Seek legal counsel:** A [car accident attorney](https://www.cofmantownsley.com/cases-we-handle/auto-accident/) from Cofman Townsley can guide you through the legal process after a school zone crash, protect your rights, and help you negotiate for fair compensation with an at-fault party.

**Tips for Driving Safety in a School Zone**

Preventing accidents in school zones begins with responsible driving practices. Here are some essential tips:

* **Adhere to speed limits:** Respect the posted speed limit within school zones, often reduced during school hours. Children can be unpredictable, and lower speeds allow for quicker reactions.
* **Come to a full stop:** Always come to a complete stop at stop signs, even at school zone entrances. This ensures that you have ample time to observe any potential hazards.
* **Avoid distractions:** Put down your cell phone and other distractions, such as food, while driving through school zones. Focus your attention on the road and surroundings.
* **Yield to pedestrians:** Always yield the right-of-way to pedestrians, especially in crosswalks. Exercise extra caution when children are present.
* **Stay patient:** Traffic congestion is common during drop-off and pick-up times in school zones. Stay patient and avoid aggressive driving behavior.

**Get Legal Support After a School Zone Accident**

If you’ve been involved in a school zone accident and need legal assistance, our experienced auto collision lawyers at Cofman Townsley can help. Our team of skilled auto collision lawyers is committed to helping you navigate the aftermath of a school zone crash.

We understand the laws related to school zone incidents and will provide guidance and personalized representation to help you achieve the best possible outcome. [Contact us today](https://www.cofmantownsley.com/contact-us/) to discuss your case and receive the support you need during this challenging time.

**Suggested Social Post**

**All Platforms**: Ever wondered about the consequences of a crash in a school zone? Read our latest blog to learn about penalties, safety measures, and important steps to take if you’re in a school zone accident.

**Meta Title:** What Happens When You Crash in a School Zone? **Meta Description:** Learn what happens if you’re involved in a school zone crash and how Cofman Townsley can help you receive maximum compensation from a negligent driver. **URL Slug:** /what-happens-when-you-crash-in-a-school-zone

**Blog 2**

# Who is Liable When a Child Falls on the School Playground?

Every year, over [200,000 children visit the hospital](https://www.nsc.org/community-safety/safety-topics/child-safety/playground-safety) due to injuries on playground equipment. Falls account for nearly 80% of playground injuries, making it the most common cause of injury over other dangers like running into other kids or entrapment.

If your child falls on the school playground and suffers a serious injury, you may wonder who is responsible. Liability depends on many factors, such as the condition of the playground, whether there was adequate staff supervision, or if another student caused the fall.

Our [personal injury attorneys](https://www.cofmantownsley.com/) at Cofman Townsley can investigate your child’s accident on the school playground to determine who is at fault and help you get compensation to pay for their injuries.

**Determining Liability for a School Playground Injury**

When a child takes a tumble on the school playground, knowing who might be at fault is a complex issue. Your child’s injuries may be due to poor supervision, damaged or unmaintained equipment, or another child’s actions.

* **Poor supervision:** Inadequate or negligent supervision can contribute to falls. If a lack of proper oversight by teachers or staff allows a child to engage in risky behavior or enter restricted areas, the school or responsible individuals may be liable.
* **Damaged or unmaintained equipment:** Playground equipment that is improperly maintained or repaired can pose serious hazards. If a child’s injury results from broken, worn-out, or defective equipment, the responsibility may fall on those responsible for upkeep. This may include maintenance personnel, contracted maintenance companies, or the school administration.
* **Faulty equipment:** Regardless of proper maintenance, occasionally, a design flaw, improper installation, or poor manufacturing can create a hazardous environment at the playground. In cases where the playground equipment is at fault, liability might extend to the contractors who designed, built, or manufactured the equipment. If a defect in design or construction causes an accident, the responsible parties within these entities could be held liable.
* **Another child’s actions:** If a child’s injuries occur due to another student’s intentional or reckless actions, the responsible party might be the parents or guardians of the child who caused the harm.

**Why Hire an Attorney?**

When a child sustains injuries on a school playground, the path to accountability can be challenging. School boards may attempt to evade responsibility, and it may be hard to gather evidence without the help of a skilled attorney.

At Cofman Townsley, we have experience navigating complex cases involving school administration. We will do the following to strengthen your case and win a settlement for your child:

* **Navigating school policies:** We navigate complex school policies to uncover potential negligence or violations that may have contributed to your child’s injury.

For instance, if a school’s policy mandates regular inspection of playground equipment, but this was neglected, we can highlight how this breach may have led to the accident. We also examine whether proper supervision protocols were in place, ensuring your child’s safety was a priority.

* **Thorough evidence gathering:** We gather and analyze crucial evidence to build a strong case on your child’s behalf. This includes obtaining security camera footage that captures the incident and scrutinizing incident reports and witness statements.

We also review maintenance logs to determine whether routine checks were conducted. By presenting this well-organized evidence, we paint a comprehensive picture of the circumstances surrounding the injury.

* **Identifying responsible parties:** Our legal team looks into all potentially liable parties in your child’s school playground-related injury. For instance, if the injury was caused by faulty equipment, we identify whether the school district, a contracted maintenance company, or equipment manufacturers hold liability.
* **Skillful negotiation:** We negotiate strategically with school representatives and insurers to secure a fair settlement. This process involves presenting compelling arguments based on the gathered evidence and potential legal liabilities.

For instance, if your child’s injury resulted from an inadequately maintained playground surface causing a fall, we will negotiate for compensation covering medical expenses, rehabilitation, and any future treatments necessary for your child's recovery.

* **Leveraging expert witnesses in education:** Our attorneys tap into a network of education specialists who possess in-depth knowledge of school safety standards and practices. These experts can testify about the reasonable expectations for supervising and maintaining a school playground.

For instance, an education specialist might explain how the lack of proper signage indicating hazardous areas contributed to your child’s injury, reinforcing your negligence claim.

* **Managing complex documentation:** Our lawyers manage all necessary documentation and adhere to critical filing deadlines. This includes drafting legal notices, filing official complaints, and submitting all paperwork accurately. Addressing these details helps prevent potential procedural obstacles that could affect the outcome of your case.

**Get the Compensation Your Child Deserves**

If your child has an accident on playground equipment and sustains an injury, our lawyers at Cofman Townsley can help your child get the compensation they deserve.

We will use our legal skills and experience with Missouri personal injury law to determine all liable parties for your child’s injuries and hold them accountable. [Contact our law firm](https://www.cofmantownsley.com/contact-us/) for a free consultation.

**Suggested Social Post**

**All Platforms**: When a child falls on the school playground, fingers start pointing. But who’s really at fault? From teacher supervision to playground conditions and student interactions, read our latest article to find out who’s liable.

**Meta Title:** Who is Liable When a Child Falls on the School Playground?

**Meta Description:** Explore who may be liable if your child falls on a school playground, and learn how Cofman Townsley can represent your child’s best interests after a fall.

**URL Slug:/** liable-playground-personal-injury-attorney **-**who-liable-child-falls-school-playground

**Blog 3**

# How Much Compensation Do You Need for a Traumatic Brain Injury?

According to the CDC, [223,000 U.S. hospitalizations](https://www.cdc.gov/traumaticbraininjury/) occurred due to traumatic brain injuries (TBIs) in 2019, with 190 TBI-related deaths in 2021. If you suffer a TBI in a vehicle accident, workplace incident, or slip-and-fall, it can disrupt your life, affecting work, daily tasks, and finances.

In Missouri, you have the right to file for compensation if another party’s negligence caused your TBI-related injuries and damages. However, determining the amount you’re owed can be challenging, requiring you to calculate future losses, such as ongoing medical care or lost earning capacity.

The [personal injury lawyers](https://www.cofmantownsley.com/cases-we-handle/traumatic-brain-injury/) at Cofman Townsley can help you determine a fair settlement for your injuries and assist in filing your claim.

**What is a Traumatic Brain Injury?**

A Traumatic Brain Injury (TBI) is a severe condition resulting from a sudden and forceful impact to the head, disrupting normal brain function. It can occur in various scenarios, such as car accidents, workplace injuries, or slip-and-fall incidents.

The brain’s delicate structure can be affected when it collides with the skull, leading to a range of symptoms and impairments. TBIs are classified into different levels of severity, depending on the extent of damage and symptoms experienced.

* **Mild TBIs.** Mild TBIs, commonly known as concussions, can cause temporary cognitive difficulties, headaches, and confusion, but individuals usually recover fully within a few weeks.
* **Moderate TBIs.** Moderate TBIs involve more damage, leading to longer-lasting cognitive and physical challenges.
* **Severe TBIs.** A severe TBI can result in long-term disabilities, memory loss, cognitive deficits, and even coma or death.

**The Cost of a TBI for Accident Victims**

Experiencing a TBI following an accident can place a large financial burden on accident victims. The following contribute to that burden:

* **Medical care.** Medical costs can skyrocket in severe cases, often resulting in health difficulties and lifelong disabilities. Hospitalization bills can [range from $258,790 to $401,808](https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0216743) across the U.S. These expenses may cover emergency care or hospital stays, surgical procedures, medications, and rehabilitation services.
* **Burden of missing work.** The inability to work due to TBI-related symptoms can result in substantial income loss, disrupting your financial stability. A 2022 study found that [59% of patients](https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9244609/) could not return to work for 2 weeks following a TBI, while 17% reported not working for 12 months after receiving the injury.
* **Ongoing psychological and physical treatment.** The effects of a TBI can also extend beyond the immediate aftermath of an accident. The need for ongoing physical and psychological care means a continuous demand for medical attention, therapy, and specialized support services. This puts an even greater financial strain on the victims and their families.

Seeking a fair resolution with the help of a qualified attorney can help you receive funds for current and future medical care, lost wages, and psychological treatment.

**How an Attorney Can Help You Get a Fair Settlement for Your TBI**

The TBI accident attorneys at Cofman Townsley are skilled in representing TBI victims and will help you maximize compensation for your brain injury. We will do the following:

* **Medical evaluation.** Our team will consult with medical experts, such as neurologists, neuropsychologists, or rehabilitation specialists, to assess the severity of your TBI. These experts can provide valuable insights into the long-term impact on your physical and cognitive abilities.
* **Economic damages.** We will calculate your economic damages, which include current and future medical expenses, rehabilitation costs, lost wages, and potential loss of earning capacity due to the TBI. We will include these damages in a demand letter to the liable party’s insurer.
* **Non-economic damages.** We will assess non-economic damages, such as pain and suffering, emotional distress, and loss of enjoyment of life. These damages can be more challenging to quantify but are important to ensure a comprehensive compensation package.
* **Long-term impact.** Your attorney will consider the long-term consequences of the TBI on your life. This may involve consulting with experts to project future medical needs, ongoing therapies, and potential limitations on your ability to independently work or perform daily tasks.
* **Comparative analysis.** To determine your compensation, we will analyze similar cases and settlements to help establish a benchmark for the settlement you deserve. This comparison ensures that your settlement request is fair and aligned with similar outcomes.

**Protect Your Rights After a TBI**

If you have sustained a life-altering traumatic brain injury, our experienced personal injury lawyers at Cofman Townsley can help you file a claim for a fair settlement. We’ll use our extensive knowledge of Missouri law to help determine who is liable and calculate how much compensation you deserve for your injury.

[Contact us](https://www.cofmantownsley.com/contact-us/) today for a free, confidential consultation and learn how we can help you get the compensation you deserve.

**Suggested Social Post**

**All Platforms:** Have you suffered a traumatic brain injury? Wondering how much compensation you deserve? Read our latest blog to learn how much the average TBI recovery costs and what you can expect as part of your TBI settlement.

**Meta Title:** How Much Compensation Do You Need for a Traumatic Brain Injury? **Meta Description:** Find out the average recovery cost for a TBI victim. Learn how an attorney from Cofman Townsley can get you the compensation you need for your recovery.  **URL Slug:** /traumatic-brain-injury-TBI-how-much-compensation-traumatic-brain-injury

**Blog 4**

# How Do Motorcycle Accident Claims Differ from Other Vehicle Claims?

Every day, motorcycle riders take to the roads in Missouri, embracing the freedom and exhilaration that only riding on two wheels can provide. However, this unmatched thrill comes at a cost— while only [2.6% of registered vehicles](https://www.mshp.dps.mo.gov/MSHPWeb/Root/MotorcycleScooterFeaturedStatute030112.html) in the state are motorcyclists, they make up 10% of all Missouri highway fatalities.

Unlike traditional vehicle accidents, motorcycle accident claims present an intricate web of legal, insurance-related, and societal issues that demand careful examination. By understanding these distinctions, the [Missouri motorcycle accident lawyers](https://www.cofmantownsley.com/cases-we-handle/motorcycle-accident/) at Cofman Townsley can help you seek fair compensation if you’ve been hurt in a crash caused by a negligent driver.

**Differences Between Motorcycle Accident Claims and Other Vehicle Claims**

Motorcycle accident claims are different from claims involving other vehicles. This is due to the motorcycles’ characteristics and the unique challenges motorcyclists face on the road. These differences include how motorcycle accidents happen, the severity of injuries, insurance coverages, and prejudices against riders:

* **Rider vulnerability:** Motorcycles lack protective barriers such as airbags, seat belts, and metal frames, exposing riders to direct impact during collisions. Motorcyclist deaths occur [24 times that of riders in cars](https://www.iihs.org/topics/fatality-statistics/detail/motorcycles-and-atvs) and injuries are often more severe, leading to long-term disabilities, extensive medical expenses, and emotional trauma.
* **Bias and perception:** The societal bias against motorcyclists often portrays them as risk-takers or daredevils. This biased perception can influence insurance companies, jurors, and law enforcement when determining fault and assessing damages. These prejudices may affect the outcome of motorcycle accident claims, making it challenging for riders to receive fair compensation.
* **Insurance coverage:** In Missouri, all motorists are required to [carry liability insurance](https://dor.mo.gov/driver-license/insurance/) of at least $25,000 per person for bodily injury, $50,000 per accident for bodily injury, and $25,000 per accident for property. If the other motorist doesn’t have the necessary coverage, you may.

Motorcyclists are required to have a minimum of 25/50/10 in coverage. Both motorists and motorcyclists are required to have uninsured motorist coverage of $25,000 for bodily injury per person and $50,000 for bodily injury per accident.

Although motorists may have higher limits on their policy, the cost may exceed the driver’s coverage if you have severe injuries. This could leave you with out-of-pocket expenses for medical care and lost wages due to missed work.

**Importance of Hiring an Attorney With Experience in Motorcycle Crash Claims**

After a motorcycle crash, hiring a skilled lawyer with a deep understanding of motorcycle-specific claims and general car accident cases is crucial. Their expertise in these areas can impact the success of your claim, ensuring that you navigate the complexities of motorcycle accidents to receive the compensation you deserve.

Our motorcycle accident lawyers at Cofman Townsley have years of experience with auto and motorcycle accident cases. Our knowledge of motorcycle accident claims can offer the following benefits for your case:

* **Specialized knowledge:** We are well-versed in Missouri’s motorcycle laws and can analyze factors unique to motorcycle accidents, such as helmet usage, driving maneuvers, or general traffic laws. For example, we can evaluate how a driver’s negligence when changing lanes contributed to your accident and determine the appropriate degree of liability.
* **Collecting evidence:** The preservation of evidence is crucial in motorcycle accidents. We will gather essential details, such as police reports, photos, or traffic cam footage, to bolster your case. We may also work with accident reconstruction experts to analyze vehicle dynamics and show how another driver’s negligence led to the collision.
* **Navigating bias:** Motorcycle riders can face biases from insurance adjusters and jurors, who may perceive them as inherently reckless. Our attorneys can counter bias with evidence showing you followed the law and using expert witness testimony to prove that external factors were the primary cause of the accident.
* **Dealing with insurance companies:** Our motorcycle accident attorneys are experienced in Missouri’s insurance regulations and can skillfully negotiate for a fair settlement. We will accurately assess damages, considering factors like lost wages, medical costs, and pain and suffering to help you receive the maximum compensation you are owed.

**Schedule a Free Consultation for Your Motorcycle Accident Case**

Get the best legal representation available if you or a loved one was injured in a motorcycle accident. Our legal team at Cofman Townsley is skilled in dealing with motorcycle accident claims. We will use our experience and knowledge to protect your interests and get you the maximum settlement possible for your injuries.

[Contact us today](https://www.cofmantownsley.com/contact-us/) for a free consultation where you can discuss your case, ask us about our background motorcycle claims, and learn your next steps.

**Suggested Social Post**

**All Platforms:** If you’re in a motorcycle accident, filing a compensation claim may be different than for a regular vehicle collision. Read our latest blog to learn the difference between these claims and why hiring a motorcycle accident attorney is vital.

**Meta Title:** How Do Motorcycle Accident Claims Differ from Other Vehicle Claims?

**Meta Description:** Learn how motorcycle accident claims differ from standard vehicle collision cases and how Cofman Townsley can help you get a fair settlement after a crash.

**URL Slug:** /motorcycle-crash-accident-lawyer-how-motorcycle-accident-claims-differ-other-vehicle-claims