

My name is Darla Thornton. My world was turned upside down on October 17, 2013 when I was involved in a bad motor vehicle collision and the only automobile insurance involved was a minimum limits policy.

I am a wife and mother of 8 kids and I live at 1307 N. Madison Ave., Wichita, KS 67214.

On the day of the collision, I was driving my Buick LeSabre when another driver ran a stop sign and literally crushed my car. The inattentive driver never even slowed down. My seat belt locked and the air bags in my car exploded. I was rushed to the Via Christi St. Joseph trauma unit in an ambulance. My life flashed before my eyes and all I could think about was my family.

I was placed under the care of Dr. Erickson an Orthopedic Surgeon in Wichita and began a long road of physical therapy to try and get back to where I was before the collision so I could care for my family. I had a pre-existing back condition including rods and screws but I had been stable and pain free for several years. As a result of this traumatic collision, I went through a living hell of pain and immobility.

My medical records state and I remember like it was yesterday that I struggled with all the activities of daily living such as walking, standing, brushing my teeth, and taking a bath. The back pain was so severe it was radiating down my left limbs and made caring for my children and grandchildren impossible. My life was taken away from me. I was now going from one doctor appointment to another hoping to get better.

The medical bills started rolling in. My medical expenses totaled more than \$18,000. The driver that hit me had a minimum liability policy of \$25,000, but his policy had expired and he ended up being uninsured. My attorneys helped me pursue my own insurance company under my "uninsured motorist" policy. My attorneys told me I too had a "minimum limits" policy. I asked what "minimum limits" were and he said \$25,000 of coverage.

I bought my insurance online and just wanted to make sure I had whatever coverage the law required. I did not understand the significance of having sufficient coverage to protect myself from uninsured motorists. The \$25,000 in coverage was barely higher than my medical charges and came no where near enabling me to get the help I needed to take care of myself and my family.

I would strongly encourage this committee to help and protect everyone and raise the minimum limits of liability insurance.


Darla Thornton