

My Name is Kelly Rice, I am a wife, mother and business owner within the transportation industry. I am here to speak to you about something I am passionate about, impaired driving. On May 31, 2008 my life was turned upside down. I received the call that every parent dreads. My daughter had been in a car accident; my daughter was in a coma for nine (9) days. As you can image 9 days in the ICU incurred significant medical expenses.

I cannot describe what it is like to lose a child, someone you have loved, taken care of for 18 years is suddenly gone. Her father and I think about her and miss her every day. This is a pain we will have to endure for the rest of our lives. Because of this experience I have been committed to be and advocate and speak out for the victims with the help of the Kansas DUI Impact Center. Many of the individuals I have met through the DUI Impact center have either lost a loved one or was injured by an impaired driver. When you are hurt or having to take care of the affairs of a lost loved one, it is a overwhelming time. In my case I had to make funeral arrangements, pay medical bills and go to court for daughter's accident.

My daughter's offender was 19 years old and still on his parent's insurance. This was a blessing, because they had \$100,000 limit on their insurance. I have talked to people in the same situation as me and found out that impaired drivers usually only have \$25,000 limit. From what I understand this is the state minimum insurance requirement and if you are a repeat offender usually you only have the minimum insurance. This is to pay for their medical expense, loss wages, ect.. An individual or their family have to live through a tragedy and then try to figure out how to pay for their medical bills or loss wages just because they were at the wrong place at the wrong time.

Having a DUI is very expensive and your car insurance becomes costly. Because you have to have insurance to receive your car tag. A lot of the impaired drivers will cut cost with their car insurance and to help with their cost, I assume, they ask for the least expensive policy available. When I speak at the Kansas DUI Impact Center, I speak about consequences of their decision to drink and drive, now I am speaking out about the consequences of not having enough insurance. I am sure they feel that \$25,000.00 is enough to cover injuries and lost wages because they are complying with the law.

Thankfully my husband had health insurance on his family. He is self-employed and paid approx.. \$1,000.00 a month for the family plan. While my daughter was in the hospital she incurred a significant amount in medical bills, while trying to work through what happen and figuring out were to go next, we received in the letter in the mail it was a "lien" from the hospital on any money we receive from the insurance company. Fortunally, our insurance paid for her stay and the lien was released, but then we received a letter from our insurance company saying they were recouping the money from her accident. After obtaining a lawyer, we settled with the insurance company. This experience could have been worse if he had only \$25,000.00 in insurance. I am here to speak out for the victims that have to struggle to pay for medical bills and loss wages because the impaired driver insurance did not have enough to pay for their expenses.