

# 26-year-old college student permanently paralyzed in truck accident

In 2015, Kristen Callaway was a 26-year-old college student living in Orlando, Florida, studying to become a school counselor. She and her boyfriend, Jake Smith (not his real name) shared a home in the Orlando area. Kristen was a beautiful, fun-loving young woman with a large circle of friends. In April, Kristen and Jake were heading home on State Road 408 after spending an afternoon with friends. Jake was driving a truck owned by his employer, a local construction company. Jake often used the truck as his personal vehicle. On their trip home, Jake lost control of the vehicle and it ran off the road, turning over several times. Emergency personnel responded to the accident scene and managed to pull Kristen from the wreckage. She was immediately taken to a local hospital. Medical examinations revealed that she had three fractured areas in her neck, a broken jaw, and several shattered vertebrae in her back. Doctors informed Kristen and her family that she was permanently paralyzed from the waist down.



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**Faced with a lifetime of medical, therapy and living expenses, the settlement will help Kristen regain her independence.**

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Faced with a horrific change in her life and what would likely be a lifetime of unexpected medical, therapy, and living expenses, the family sought relief from all parties involved. The construction company that owned the truck and permitted Jake to use it had a \$6 million insurance policy, but because Jake had used the truck for personal travel, the company questioned applicability of the policy. Kristen and her family contacted an Orlando attorney who associated SDSBS attorney **Karen Terry** for advice. Ms. Terry collected documents and other information, and demanded that the insurance company tender the entire policy limit within 30 days. On the eve of the deadline, the insurance company agreed to the settlement request.

Kristen has now moved back into her family's home and is adjusting to living her life in a wheelchair. She regularly attends therapy sessions and hopes to be healthy enough to return to school next year. She plans to use a portion of the settlement to purchase a home that is wheelchair accessible so she can again live and work independently. ♦