

Attachment 4, Maureen Moran, S 1269

March 3, 2022

Hello, Mr. Charmain and Senate Committee:

My name is Maureen Moran, I live in Caldwell Idaho, and on behalf of myself - I support Senate Bill 1269. I apologize for not being able to be present, but my husband is currently working out of state and is the person that I rely on for transportation. My son Herbie (Herbert Moran) was killed July 22, 2018 by a drunk driver in Meridian, Idaho. This was devastating, you cannot imagine what happens, the trauma of losing your son, the stress that this brought on myself and my family was overwhelming. It impacts our family daily, even though two and a half years have passed.

We abide by the law, myself and my son had insurance. I had UIM policy. My son Herbie also had a UIM policy of his own and lived with my husband and me at the time of his death. However, I only received payment from the "at fault" drunk driver's insurance. The only reason I got the entirety of that policy is because my attorney waived his fee. What this meant was that we received a small sum for the death of my son from the insurance company for the drunk driver and nothing from our own auto insurance company for his loss nor from my son's policy because these coverages offset with the underlying recovery and paid out nothing. We had paid premiums for these coverages for years, yet the one time we needed them, they denied payment even though we lost our son in a car accident that was not his fault.

My husband works out state and lost wages for about a month. Not only funeral expenses, but lost wages and other bills occurred due to our tragic loss. I thought that I had UIM insurance that would help. Unless something like this happens to you or someone you know, you are under the impression you have UIM insurance that will help to cover expenses. We had hoped to donate money to M.A.D.D. or institute a scholarship fund for Herbie's high school, but once our insurance and his denied payment, we were unable to share the memory of our son in this fashion.

A parent is never really prepared to bury a child, it is a tragedy that I cannot explain in words. With the recovery being limited to the at fault driver's insurance policy and no help from my or my son's insurance policies, I did not even have enough money to pay for the burial and headstone for my son. I urge you to consider this bill, so that it may help other families that face similar situation to mine in the future. It is my hope that this committee fully addresses this issue of offsetting UIM coverage, regardless of the policy limit, by supporting Senate Bill 1269. Thank you for your time and consideration.

Warmest Regards,

Maureen Moran

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PLEASE
DRIVE SAFELY
IN MEMORY OF
Herbie
Moran

