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(S.D.)-No Insurance Coverage In Crash That Hurt Four Boys



By: Roxie Graham-Marski Posted at: 04/18/2013 09:16 AM

PIERRE, S.D. (ASSOCIATED PRESS) - The South Dakota Supreme Court says an insurance company does not have to cover a Rapid City woman for a crash because her policy expired 12 hours before she hit four boys on their bicycles.

Tamara Bradford pleaded guilty to two counts of vehicular battery for the September 2007 crash. Authorities say her blood-alcohol level was three times the legal limit for driving when she hit the boys.

After a lawsuit was filed on behalf of the boys, Alpha Property and Casualty Insurance Co. declined to cover Bradford for the crash.

The Supreme Court says Bradford's insurance policy had clearly expired just after midnight on Sept. 23, 2007, about 12 hours before the crash. The justices say Bradford failed to pay a premium due the day before the accident.