

## Task Force on Domestic Violence & Law Enforcement Hearing

My name is Cindy Willis. I am a 42 year old single, professional who holds a Bachelor's Degree, and CT and RI Insurance Adjuster Licenses. I have had a career in the insurance industry for the last 15 years and am currently working as an Insurance Loss Control Field Representative for the same company for the last 8 ½ years. I was a victim of assault in August 2009 by a man I was dating for about 4 months. There was no physical abuse before that evening in August. During a disagreement at his house, he grabbed me by my shirt and threw me in the corner of a closet and hit me in the face and body. I stuck my hands and arms out to protect myself and allegedly chipped his tooth in the process. He backed off and I ran toward the door to escape and he grabbed me and continued beating me in his kitchen. He threw me out the door onto the driveway and into the wood deck where I hit my head. I lost consciousness briefly and awoke to him kicking me in the ribs and hitting me while I was on the ground. I was able to get to my car and drive away. He called police while I was driving and told them I beat him up. Both of us were arrested despite me telling the police that I did not beat him up and that any injury may have occurred when I was in the closet trying to defend myself.

I told the police that I needed to go to the hospital. I had a bump on my head, a swollen face, could not open my jaw, severe pain in my ribs and was scraped on many areas of my legs, shoulders, face and arms. The police were kind to me and I was kind to them, but they would not call an ambulance to take me to the hospital despite my repeated requests. Finally, after about 4 hours in a jail cell and after they processed me, and after I kept telling them I need to go to the hospital, they did call an ambulance, and I was taken to Lawrence and Memorial Hospital in New London around 3AM. I was put in a room in a bed and had no medical attention given to me for hours. No advocate was called on my behalf. I was alone and shivering from the cold air conditioning wearing shorts and a tank top. I got off the bed and walked around to ask for help. I could hardly speak from the pain and was ignored, even when I was crying. I found a short sleeve hospital gown to rap around me but I was still shivering because it was too thin. It was almost 7am and I had to tell the hospital that I would not be able to stay for any tests because I had to be in court around 9AM for my arraignment. Since I was released from jail on a \$5,000 non-surety bond, I had to show up or risk incurring the bond payment. They took me in to do Xrays and a cat scan. I was shivering so much the CAT scan personnel had to wrap me in warm towels so I would stop shaking so they could do the MRI. My injuries included 2 broken ribs, a broken cheek bone that required surgery to repair, whiplash, concussion and post concussive brain trauma that I still mildly suffer from today. My experience as a victim of assault so far had been horrible. I was beaten by the man I was dating. I was arrested and placed in a jail cell. The police didn't get medical attention for me quickly and the hospital ignored me while I shivered and cried. I was arraigned on criminal charges in court where I was read my charges and served a protective order to stay away from the man who beat me so severely. If the word "FAIL" was ever more appropriate than in this situation! This experience was unbelievable to me.

After having surgery on my face, I had to go on disability for about 6 weeks so the bone in my face could heal. Liberty Mutual denied my claim on the basis of the policy exclusion "The committing of or attempting to commit a felony or misdemeanor". They said that because I was charged with assault I had committed a crime and therefore would not have any coverage for my claim. This means no paycheck! They also told the company I work for that I had committed a crime and that is why the claim was denied. My company does not employ people who have a criminal record because the insurance companies who hire us do not want convicted criminals of any degree conducting loss control surveys with their insured's. My company does regular background checks on employees. I stood to lose my job. I then spoke with the prosecutor's office and the prosecutor nolleed my charges. My disability claim

was appealed with the nolle and finally paid and I did not lose my job. After 3-4 weeks of this chaos, I was now able to start the healing process.

I understand that despite this horrible ordeal, I was lucky that this man did not kill me, cause me major lasting physical damage and that I did not lose my job, etc. But if I did not sustain the injuries that I did, would my charges have been nolle? In domestic abuse cases, it is typically a he said/she said situation because there are no witnesses. In my situation, the evidence, (my injuries), were severe enough to make it obvious to the prosecutor that I was truly the victim of an assault. This is not always the case for other victims. They become revictimized by losing jobs, professional licenses, denied insurance claims and may have to carry a criminal record for the rest of their life destroying their careers. The loss of income can cause a further domino effect where they could lose their house, credit destroyed, etc. I have learned that if one is a victim of domestic abuse, DO NOT CALL THE POLICE or you risk being arrested and incurring many serious problems because of the criminal charges that may be placed on you. The system currently in place is far from being even minimally adequate to support victims of domestic abuse and assault. I'm not sure what the solution is but arresting the victim is not the answer, as you see in my story.

Sincerely,

Cindy Willis