

Chapter One: Car Accidents

Because they happen so frequently, car crashes are among the most common causes of personal injury claims in America. Being injured in a car accident can be very stressful and disturbing. Many car accidents result in physical injuries that incur medical expenses to treat bruises, broken bones, and head injuries.

How The Jackman Law Firm Can Help After a Car Accident

The Jackman Law Firm can take the stress and time off of your shoulders, allowing you to focus primarily on healing and recovering. In addition, while it may seem hard to believe, there are times, after making a demand from the insurance company, when they take the position that you were either partly or entirely at fault for the accident.

If this is the case, you need an attorney who can help prove your case. We can do this by interviewing witnesses and the police, sending subpoenas for documents or surveillance videos, and obtaining documents from the at-fault driver to prove your case.

With The Jackman Law Firm's help, you can recover:

- Medical bills
- Lost wages
- Future wages, if applicable
- Money for pain and suffering
- Out of pocket expenses, such as repayment for a cane, brace, or wheelchair, if applicable.
- Loss of Consortium

Feel free to call The Jackman Law Firm to discuss your rights and learn how we can help you recover.

Chapter Two: Car Accident Laws

There are many laws that aim to keep drivers safe. It is best to keep between two to three car lengths between you and the car in front of you while driving to make sure you are not too close to the vehicle ahead of you and you have ample room to stop should you need to. It is advisable to allow even more room between cars if you are traveling at high rate of speed.

The law requires a driver to signal for at least 100 feet before switching lanes or merging into another lane. Sudden and abrupt lane changes are among the most common reasons for car accidents. Far too often cars fail to properly signal before turning and cars are often in each other's blind spot when the accident occurs.

Perhaps the most common car accident occurs when one driver rear-ends another, which results when the car is following too closely.

Adjusting to traffic, especially when it is sudden, is one of the biggest reasons for accidents. Car accidents often happen when a driver is going too slow or too fast, though it's usually the latter. Controlling speed and adjusting lane position and signaling in a timely, effective way are the surest ways to avoid common accidents.

Common Car Accident Injuries

There are many injuries that can give rise from car accident cases. They can range from minor cuts and bruises to paralysis and even death, but here are the most common:

- Whiplash
- Soft tissue injuries
- Paralysis
- Death
- Broken bones
- Fractures
- PTSD and Emotional Trauma
- Bulging discs
- Herniated discs

Many people who have been in bad car accidents have to receive injections to get better. If you have been injured in a motor vehicle, you need to seek immediate medical care from a medical doctor, chiropractor, physical therapist, or massage therapist.

Common Reasons for Car Accidents

While there are any number of reasons why a car accident can occur, below are the most common reasons for car accidents:

- Driver impairment: 50.1%
- Running off the road: 43.7%
- Speeding: 39.5%
- Young driver: 34.6% (this is defined as someone 16-25)

- Driver distraction: 30.3%
- Unrestrained occupants: 24.8%
- Errors at intersections: 20.6%

Based on the above, you can see that the most common reasons for car accidents are driver impairment. Driver impairment involves, most commonly, drivers who are either texting or on their phones texting, but drug usage and drinking are also very common reasons for impairment. Other reasons not to mention here in this list are bad weather and vehicles that have product liability issues. By product liability issues, this means vehicles that are poorly designed or have issues with their brakes, steering, and tires.

Chapter Three: Car Accident FAQ

After being in a car accident, you may be uncertain as to how to pursue a claim or what rights are available to you. This site will hopefully help you answer some common questions that may come to you after your accident.

Question: What is PIP?

Answer: PIP stands for Personal Injury Protection. It's a form of medical insurance through your car insurance. PIP will pay your medical bills that are related to your car accident. If you get a recovery from the at-fault driver's car insurance company, you must pay PIP back a portion of your medical bills.

Question: How long will my case take to settle?

Answer: It depends on whether you have to file a lawsuit, if you are still treating for your injuries, and if you do not wish to file a lawsuit. A case can be settled in as little as 30 days or it could take up to three years.

Question: What if I was hurt or in a car accident before this one?

Answer: It is important to understand whether your treating doctor can clearly separate which accident caused your injuries. The Jackman Law Firm can assist you in this.

Question: Will my case go to court?

Answer: Statistically, it is not likely since most cases settle out of court, but the best way to settle the case is to prepare as though you are going to trial.

Question: How long do I have to file my case in court?

Answer: You have two or three years from the date of the accident, depending on what state you are in.

Question: Do I have to give a recorded statement to the insurance company? They keep asking me.

Answer: No, you don't. It is best you don't in fact.

Question: The police didn't come to the scene of my car accident. Is this going to hurt my case?

Answer: No, it does not matter. You just need the name and address of the driver who hit you.

Question: How do I pay for a lawyer?

Answer: The Jackman Law Firm works on a contingency fee, meaning we only recover fees unless you win your case. We typically take 33%. We will never send you a bill.

Question: Can I still have a case if the driver who hit me had no car insurance?

Answer: It will be hard if they have no insurance and you do not have what is called UIM coverage, which stands for Underinsured or Un-insured Motorist Coverage. We can help you find out whether you have this.

Question: What is UIM insurance?

Answer: UIM insurance stands for Uninsured or Underinsured Motorist coverage. It is a form of insurance you have to buy through your own car insurance company.

Question: I just got in a car accident. What should I do?

Answer: After being in a car accident, there are a few things you should do. First, call the police. Second, go see a doctor or medical professional. Third, call the Jackman Law Firm so we can discuss your options and make sure you do not sign any settlement documents with an insurance company before it is too soon to settle.

Question: Will the at-fault driver's insurance company get me a rental car if my car is in the shop?

Answer: It depends on the insurance the at-fault driver has whether you will get a rental car. If the driver who hit you has insurance that will not provide you with a rental car, then you need to see if your car insurance company will cover this. There are car insurance policies that will provide you with a rental car if yours is damaged because it was in a wreck with another car. The Jackman Law Firm can help you read all applicable insurance policies to understand your rights.

Chapter Four: Bar Overserving Alcohol Car Accidents

When a bar serves someone too much alcohol and that person then creates an accident, this is called a dram shop case. There are also cases where a minor may be the one who is served too much alcohol and the minor then goes out and causes an accident.

The question then becomes: can a bar, restaurant, or home owner be held liable for serving someone too much booze and alcohol if the person then drives and creates a car accident? The answer is possibly yes. Often times during the holidays people have large parties at their homes and private catering companies come in to cater the home with food, booze, and alcohol. The person at the party consumes too much alcohol and then goes out and creates an accident when they drive away. That person could sue the private company who catered the party.

Not only bars and restaurants can be held liable, but so can the kinds of bars where there are outdoor beer gardens, liquor stores, and private catering companies and restaurants who cater to a private home or residence, especially during parties.

Dram Shop Laws

There are two other situations to be aware of when it comes to a dram shop case, or a case where a bar serves someone too much booze or alcohol. The first situation to be aware of is when a minor, which is legally a person who is under the age of 18, is served alcohol and the minor then creates an accident. In that scenario, the adult can be held liable.

If one adult serves another adult too much alcohol, however, and the adult then, once drunk on too much booze, creates a car accident, the adult who served the alcohol cannot be held liable. The key difference, as you can see, lies in the age of the person who creates the accident. If the person who creates the accident is a minor, then the adult who serves the alcohol can be held liable, and thus their homeowner's insurance policy can be reached.

However, if the person who receives the alcohol is over the age of 18, then if that person creates a car accident, the victim cannot sue the homeowner who served the alcohol. It is very important to understand these differences before pursuing a claim with a restaurant, bar, liquor store, or homeowner.

Chapter Five: Blind Spot Car Accident

Many serious car accidents can occur from driving in someone's blind spot. A blind spot is when a car, truck, SUV, or motorcycle is in an area, typically the rear passenger side, that makes it very hard for the driver to see the car, truck, SUV, or motorcycle. Because of the difficulty of seeing the other driver, often times the driver will merge and cause a rear-end car accident.

Blind Spot Car Accident Laws

Oftentimes, in order for a driver to see around a blind spot, the driver has to physically turn their head to see who is in their blind. When this occurs, sometimes an accident will occur because traffic ahead of the driver will come to a stop and the driver who turned their head will not have time to stop their car, truck or SUV. A blind spot is the area where a vehicle is traveling that is difficult for the driver to see the trailing car.

This designated spot is often the rear-passenger side of the vehicle or just behind the driver's side. These kinds of blind spot accidents often come as a result of people switching lanes too quickly, without thoroughly examining these blind spots, and because of the sudden lane change, creating an accident with a car that was unknowingly travelling in the other car's blind spot. These accidents can be avoided entirely if the drivers allowed each other plenty of space and kept two to three car lengths between each other. Of course, this is difficult to do when traffic is heavy on highways, but it should be attempted nonetheless.

It is advisable to speed up or slow down if you feel that you are in someone's blind spot, meaning the driver will have to turn their head in order to see you. In a blind spot car accident, like in every other car accident case, you have to prove the following in order to prevail in court:

- The driver owed you a duty
- The driver's conduct breached the duty
- You were harmed
- And your harm was directly caused by the defendant's breached duty

Another way of saying this, much more simply, is that the driver's bad driving caused your injuries, assuming there was an accident. This may or may not be difficult to prove, depending on the circumstances of how the car accident occurred.

Distracted Driving Car Accidents

Many car accidents occur because drivers are driving while distracted. Distracted driving can take on a lot of different forms, all of which can be deadly because it means the driver is not paying attention to the road and is exposing others on the road to potential dangers. Common forms of distracted driving include:

- Driving while talking on a cellphone
- Driving while texting
- Driving while drunk
- Driving while high

The overwhelming majority of car accidents that occur because of distracted driving because of driving while on a cell phone. While it is advisable for drivers to switch to blue tooth after being in a car accident, many drivers stay on their phones even after they have begun driving. In addition, many cars, trucks, and SUVs now have sophisticated in-dash GPS and navigational systems that can distract drivers' attention and cause them to focus on their screens more than the road.

State Distrupted Driving Laws

There is currently a \$124.00 fine for getting caught while driving while distracted in many states. The fine can increase to a larger amount if the driver causes a car accident. While there are exceptions to the rule that allow drivers to report criminal activity or call for emergency 911 help if there is an accident, these exceptions are not common and distracted driving crashes occur because the driver is on a cell phone, either talking or texting.

Therefore, in addition to receiving a fine, the distracted driver may also be sued and the driver's insurance company is responsible for paying your medical bills, lost wages, if any, and pain and suffering.

Driving While High Car Accidents

In many states it became legal to own marijuana in 2011 and 2012. Unfortunately, people forget it is still illegal, and always has been, to drive a car, truck, or SUV while under the influence of marijuana. While people tend to think of driving under the influence as something being related to alcohol, driving under the influence of marijuana (and other drugs) is also not only just as common but just as potentially deadly.

These are some of the qualities that a driver may experience while driving high that makes the driving so dangerous:

- Drowsy
- Hallucinating
- Anxiety
- Bad judgment
- Distracted driving
- Slowed reaction time
- Concentration
- Impaired vision
- Impaired distance estimation
- Sleepiness

All of these factors can lead to a potentially deadly accident. While driving high, a driver does not have the same motor skills because marijuana impairs them so greatly. Driving while drowsy, anxiety, with reduced concentration, and especially the impaired ability to estimate distance, can all have a profound impact on a driver's ability.

Driving Under the Influence of Marijuana Laws

In most states, you can be arrested for driving under the influence of marijuana if you have a THC/marijuana level of 5.00 nanograms per millimeter of blood or higher. If a driver is a minor, in this case meaning under the age of 21, and has a .02 BAC of more than 0.00 nanograms per milliliters of blood, then that drive is always considered high.

With the exception of driving under the influence of alcohol, driving under the influence of marijuana is the reason for the most arrests and deaths on the road. Studies have shown that marijuana can stay in the human body for up to five hours after use. Thus, even if someone believes that they are fine to drive since several hours have passed since they last used marijuana, may not in fact be in a good place to drive a car. In addition, if someone ingests marijuana the effects can last even longer. And finally, combining alcohol and marijuana is a deadly combination for impaired driving.

Statistically, the amount of driving while high on the road in many states is alarmingly high. One study showed that nearly one in five daytime drivers may be under the influence of pot, and it may be even higher at night. Nearly 61% of tested drivers who were killed in car accidents tested positive for alcohol or marijuana and another 44% tested positive for having two or more substances in their system, and the two most common are alcohol and marijuana.

If a driver creates a car accident while under the influence of marijuana, the driver could potentially have two cases against him or her. The first would be a criminal case. In this first case, if convicted, the driver would face criminal charges of driving under the influence of marijuana. Depending on a number of factors, the driver could face something as minor as a fine and community service or the driver could face something as serious as extensive jail time.

Chapter Six: Drunk Driving Car Accidents

Drunk driving cases are often among the most serious car accidents people are involved in. If you have been in a car crash with a drunk driver, you should notify the driver's insurance company immediately. The drunk driver will most often be arrested for driving drunk. That means that there could be two cases against the drunk driver. The cases can proceed at the same time. One case will be a criminal case that will be brought by the city or the state prosecuting attorney. The driver will be charged with drunk driving, and if the driver is convicted, the driver could face jail, a fine, community service, or all three.

The other case, which a personal injury attorney could work on, would be what is called a civil case. In a civil case, the drunk driver is sued, and typically the car insurance company for the driver will be forced to pay damages to the injured driver. These damages could include medical bills, lost wages, and pain and suffering. It may seem counter-intuitive, but often times the cases may not overlap, meaning that the cases will be heard and decided separately. In a civil case, where the only thing the victim can receive is money for their injuries, the drunk driver's car insurance company will be the one to work with and negotiate a settlement on behalf of the drunk driver.

Drunk Driving Laws

Most states have strict laws when it comes to drunk driving. In Washington State, for example, the law says a person is guilty of drunk driving when the person has "within two hours after driving an alcohol concentration of .08 or higher by the person's breath or blood or a THC concentration of 5.00 or higher as shown by the person's blood."

The statistics regarding drunk driving are very alarming. One third of traffic deaths involves a drunk driver in the USA, and 50% of all traffic deaths are related to drunk driving. There were 25,619 people who were arrested for drunk driving last year. And 100 people, per day, were arrested on Thanksgiving, New Years, and Christmas for drunk driving, when the drunk driving rate is at its highest.

Chapter Seven: Left Turn Car Accidents

Some of the most common accidents occur when someone attempts to turn left suddenly and strikes someone in a crosswalk, or merges or veers into someone else's lane, causing an accident. These can be very serious (and unavoidable) kinds of accidents.

Laws on Left Turn Accidents

State law has very specific and strict laws on how someone is supposed to turn left, and when, which need to be followed specifically in order to stay in compliance with Washington State law. For instance, when you are on a roadway with more than one lane of travel that is headed in the same direction, you have to keep right unless you are passing. Drivers who are driving too slow in the far left lane can cause road rage, leading to car accidents, or worse.

Laws are meant to protect drivers on the road and need to be followed. The most common reasons for left-hand turn accidents are:

- Failure to yield
- Distracted driving
- Driving too aggressively
- Driving too fast for conditions
- Driving without paying close attention

Driving through an intersection while making a left-hand turn, against traffic, can result in serious crashes, often where someone is broadsided or T-boned. Because of this, left-hand turn accidents are among the most serious accidents on the road.

Overtaking Car Accidents

Many cars, truck, and SUV accidents occur because people try to overtake each other on roads. This is particular true in roads that are two lanes, with one lane going in each direction. Oftentimes, drivers believe if the yellow line dividing the lanes of traffic is broken, that means they can overtake a driver that is going too slow for their preference.

While the broken yellow line dividing opposing lanes of traffic does allow drivers to overtake a lane, it must be done cautiously because many head-on crashes occur because of people being too aggressive when they overtake another car.

Overtaking Car Accident Laws

Most states have two primary laws with respect to overtaking another car on the road. Two common laws are:

1. Drivers of vehicles proceeding in opposite directions shall pass each other to the right, and upon roadways having width for not more than one line of traffic in each direction

each driver shall give to the other at least one-half of the main-traveled portion of the roadway as nearly as possible.

2. Most state laws mandate that the driver of a car overtaking other traffic proceeding in the same direction shall pass to the left thereof at a safe distance and shall not again drive to the right side of the roadway until safely clear of the overtaken traffic.

Failing to abide by these laws can not only result in a ticket by the police, it can also result in a serious car, truck, or SUV accident. It is very important to observe these laws and make sure that you follow them. If a driver has failed to follow these laws and has caused an accident, you may have a valid claim against the driver who caused the accident.

Pile Up Car Accident

Pile up accidents are frequent forms of car, truck and SUV accidents, especially when they occur on a highway or when the pile up occurs on a freeway or interstate. They are also common when someone stops suddenly in heavy traffic or when there are snowy or icy conditions. There are special considerations that must be taken into account when pursuing a pile-up car accident case.

Pile Up Car Accident Laws

Drivers have a duty to maintain a safe distance and make sure that they are not following too close or tailgating another driver. What is a safe car length? Typically, two to three car lengths is advisable. The most common reasons for pile up car accidents are attributable to drivers who do not give other drivers enough space, especially in bad weather, whether that is icy or snowy conditions. Snowy and icy conditions often lead to pile up car accidents, especially when cars are traveling too fast for conditions. These accidents can lead to serious injuries.

In many pile-up car accidents, weather is a contributing factor to the accident. In some cases, the driver who caused the accident may attempt to argue that the reason for the accident was beyond their control and the result of bad weather or an act of God. This argument is almost always invalid, but it is attempted on occasion.

Rear-End Car Accidents

Rear end car accidents are very common. Having brakes that are checked when a car goes in for an oil check and regular maintenance is a good way to make sure the brakes are working properly. You can only do your part, however, and you have little control over how well, or poorly, other vehicles are braking on the road with whom you share it.

State Law Regarding Rear-End Accidents

If you are rear-ended the driver who hit you will be found guilty of a traffic infraction for traveling too fast for conditions and for not being able to properly handle their vehicle. Unless

the at-fault driver can somehow prove that you swerved into their lane, then liability is clear on the part of the driver who struck you.

Here are a few important helpful statistics that speak to why rear-end car accidents happen so frequently:

- It can take up to 400 feet to reach to something you see on the road and force your car, truck, or SUV to a complete stop, assuming you are traveling at 50 miles per hour. If you are going at normal highway speeds of 60 or 65 miles per hour, it can take even more feet. To put 400 feet in perspective, 400 feet is about the length of an average-sized city block.
- But even at 30 miles per hour, it can take 200 feet to brake your car, truck, or SUV to a complete stop.

Given these numbers, it is easy to understand why a rear-end car accident occurs, especially in our age of very distracted driving when many people are on their cellphones, texting, watching videos, playing games, or talking on their phone while they are driving, thus making it impossible for them to stop in time to avoid the rear-end of another car.

A common rule of thumb to know if you are traveling too fast in order to brake in time, try the Four Second Sight Distance Rule. If you pick out a stationary object in the far distance, count to four, and if you reach the car before you finish counting to four, then you are going at a safe speed, but if not, you're going too fast.

Darkness is another common reason for rear-end car accidents. Most headlights will only let you see about 400 feet in front of you. Rain, snow, and fog are also common reasons for people getting into rear-end car accidents. When the conditions are bad, such as rain, fog, or snow, you probably cannot see more than 200 feet ahead. This is not enough time to stop.

Reckless Driving Car Accidents

Many car, truck, and SUV car accidents occur because the at-fault driver has driven recklessly in some way. A reckless driver may be driving too fast and aggressively for conditions. If you are in an accident while someone is driving recklessly, the damages to you can be considerable because by definition reckless driving often means very high speed driving.

Common examples of reckless driving that results in car accidents are:

- Driving much higher than the speed limit
- Racing with another car
- Aggressive tailgating
- Abrupt lane changes
- Overtaking a car on two-lane roads
- Drunk driving or driving while high

These are just a few examples of some very common forms of reckless driving that result in car accidents. Each example is enough to establish liability on the at-fault driver's negligence if they caused an accident since all of these examples are clear violations of state law.

Reckless Driving Laws

Reckless driving by a driver can be both a criminal case and a civil case, which is what allows you to receive money for your injuries. In a civil case, in order to win, the injured person must prove there was a duty that existed, the duty breached, a person was injured, and the injuries were directly related to the breach of the duty.

Having a reckless driving charge levied against the at-fault driver can certainly help build a case that shows how the duty was breached that resulted in injuries to the driver. The police may also bring criminal charges against someone for driving recklessly, which means the driver may either receive a fine or go to jail for their driving. Normally, the police and prosecutor will not file charges unless someone is driving well above the posted speed limit.

Rollover SUV Accident

SUV's have exploded in popularity in recent years, but SUVs are not without risks. Many SUV rollover accidents comes from the fact that many times SUVs are overloaded with too many materials people are storing or transporting, such as luggage, equipment, etc. In addition, in many SUV rollover accidents, the driver is ejected from the vehicle, which can lead to very serious, if not life-threatening, injuries, especially if the passenger or driver is not wearing a seatbelt.

Rollover SUV Laws

The reason SUVs rollover is because of the stability in an SUV's turning. This in turn is related to the connection between the center of gravity and the distance between the left and rights wheels on an SUV. An SUV becomes unstable when turning fast or when there are sharp changes of direction if there is a high center of gravity coupled with a narrow track. Some SUVs now have sophisticated rollover systems that make it hard for an SUV to turn over.

Beginning in 2001, the National Highway Traffic and Safety Administration (NHTSA) initiated a rollover rating system. This is based on a five-star rating system. Five stars means there is a 10% or less rollover risk, whereas one star means there is greater than a 40% change of a rollover.

SUVs also have a rollover resistance rating system. It is based on the SSF, which stands for the Static Stability Factor that calculates how "top-heavy" an SUV is, which in turn tests how easily an SUV will turn over at high speeds while making a turn. There is also a roof-crush rule based on a similar study. This is also very important since NHTSA statistics show that between 600 and 900 people are killed every year because of a roof that collapses, and this is even with a passenger wearing a seatbelt. The newest roof-crush rules that that vehicle that weigh 6,000 pounds or less have to be able to take up to three times their weight—so 18,000 pounds if the car weighs 6,000 pounds—to all parts of the roof.

Therefore, if you have been injured in an SUV accident because the SUV rolls over and the roof of the car crushes you, you may have what is called a product liability claim. A product liability claim is different than a car accident claim. In a product liability claim, the lawsuit or claim is made against the car you are riding in. The claim normally involves alleging that the manufacturer of the product, in this case the SUV, was not made or designed properly and thus the manufacturer was negligent. If you are involved in an SUV accident, you may have two claims then—one claim against the driver who hit you and another claim against the SUV you purchased for not designing or manufacturing a safe vehicle meant to design a certain weighted impact.

The most common reasons SUV rollover accidents occur are:

- The driver was driving too fast for conditions
- The driver too the wheel too sharply while going too fast for conditions
- Weather conditions
- Road conditions
- Bald tires
- Poorly designed vehicle
- A multi-vehicle accident

Running Red Light and Stop Sign Car Accidents

Some of the most common car accidents occur when someone runs a red light or stop sign. Many of these car accidents occur in busy intersections when cars and trucks and SUVs are traveling high rates of speed, which makes the accidents much more serious and deadly.

If you have been hit by someone who ran a red light or stop sign, then there are certain steps that you must take in order to make sure you have a viable claim that can be presented to an insurance company or in court, if that becomes necessary.

Red Light and Stop Sign Car Accident Laws

These laws are meant to be followed by all drivers on roads. The most common reasons for drivers who run through red lights and blow through stop signs are the following:

- Drunk or driving while high
- Driving while texting
- Driving while drowsy or sleepy
- Driving while distracted, such as talking on a cell phone
- Sun glare on windshield
- Aggressive driving
- Speeding

Many times when someone runs a red light or drives through a stop sign, they accelerate and speed up faster so as to try to “beat” the light, usually while the light may still be a yellow but about to turn red. When someone tries to beat the yellow light before it turns red, they are likely to create an accident, especially if someone is coming from the opposite direction attempting to

take a left through a busy intersection and that driver is also trying to “beat” the light. This is a dangerous combination and a common reason for accidents in intersections.

It is rare to be rear-ended or have a fender-bender when someone runs a red light or stop sign. Typically, in these kinds of accidents drivers are T-Boned, broadsided, or sideswiped by another car, and sometimes the car will fishtail, skid, or be pushed into oncoming traffic. These are high impact, high velocity crashes that can be very serious, even deadly.

Speeding and Driving Too Fast for Conditions Car Accidents

There is perhaps no more common reason for car accidents than when people speed or drive too fast for the conditions. Driving faster than the speed limit can contribute to very serious car accidents, which in turn result in very serious injuries for those in the car, truck, or SUV.

Unfortunately, in today’s age of cell phone usage while driving, speeding is one of the leading causes of accidents because oftentimes people are unaware of just how fast they are traveling when they create an accident.

State Laws on Speeding

Complying with speed limits would drastically, if not eliminate altogether, most car accidents. It is the law to abide by speed limits since they are based on the design of the road. In addition, when you see a road sign for a speed limit, that is based on when the conditions are normal, if not good. The speed limit for a road may need to be lower than this when conditions are bad, such as when there is snow, rain, or ice.

While the speed limit may 60 miles per hour, very few people actually follow this speed limit, and because of people’s inclination to drive faster than 60, oftentimes accidents occur because of this. Speeding and the conditions of the road are very common factors for accidents. The condition of the road can also lead to the reason why the speed limit is set for what it is.

Another term or word for speeding too fast is someone who tailgates. Someone who tailgates is just a person who follows too closely. These following too close accidents are very common, especially on highways when it is hard to stop suddenly.

Chapter Eight: How Much is My Car Accident Case Worth?

After being in a car accident, you are naturally wondering how much your case is worth. The honest answer is that without knowing the details of your case, it is impossible to know because there are many variables and unknowns that can impact the value of your case.

In most cases, people can recover three categories of damages:

- Medical bills
- Future medical bills
- Lost wages or future impairment of wages
- Pain and suffering
- Out of pocket expenses

What does future impairment of wages mean? It just means that you are allowed to recover money for money that you would have received in the future had you been able to work. Having the right expert, such as an economist, can help you in determining what this number would be by reviewing your tax returns, wage statements and paystubs, and social security earnings.

What are out of pocket expenses? This is expenses that you might have incurred if you paid for a wheelchair or a knee brace or some kind of medication that was not repaid to you by the insurance company. These tend to be nominal, meaning they are not in the thousands or tens of thousands of dollars.

What does future medical bills mean? Future medical bills are just what they sound like. They represent money for medical bills you might incur in the future to treat your injuries. For instance, since you only have three years from the date of your injury to file a lawsuit, if you are going to need medical care far into the future, let's say for the next ten years, then there would need to be money set aside to pay for this treatment.

Pain and Suffering Damages Explained

Pain and suffering are also known as general damages. With regards to pain and suffering, there is normally a loose connection between the amount of your medical bills and the amount you receive in pain and suffering. In other words, if you have a \$10,000 medical bill, it is unlikely that you will receive \$10.00 in pain and suffering or \$10,000,0000. The first number is too low and the second number is too high in relation to the medical bill.

There are other considerations to take into account as well. The first is how much money the insurance company for the driver has who hit you. It may seem unfair, but legally the insurance company for the at-fault driver who hit you only has to pay, at most, the policy limit of what their customer purchased.

Underinsured Motorist Coverage

If you do not have Uninsured or Underinsured Motorist Coverage, and if the person who hit you does not have enough insurance to cover your damages, then the only option you have is to try to get a recovery from the driver who hit you. This may be easy or hard. The driver may attempt to hide his or her money, transfer title to the home, or any number of things. It is almost

always easiest to simply attempt to get the insurance company to pay for whatever policy they have, if your bills are and damages are significant enough.

Chapter Nine: Uber and Lyft Car Accidents

In the last few years, Uber has become the most dominant and popular form of rideshare transportation in America. With the rise in the company's popularity have also come problems in the form of car accidents with their drivers. Getting in an accident with an Uber driver is not the same as getting in an accident with the driver of another car, truck, or SUV. There are some key differences that you need to be aware of as it affects the amount of money you can recover in your case.

How The Jackman Law Firm Can Help

If you have been in a car accident with an Uber driver, you may be overwhelmed with medical bills, doctor and chiropractor visits, and calls from either your insurance company or Uber's insurance company. You should not expect for the insurance company for Uber to offer to pay you either a lot of money or a fair amount of money for your accident since they are not looking out for you.

The Jackman Law Firm has the experience and resources to take on Uber and get you a fair amount of money for your injuries. We will make sure you are compensated for your medical bills, pain and suffering, and lost wages, assuming you have those.

Feel free to call us for a free consultation to discuss your case against Uber.

How to Win Your Car Accident Case Against Uber

If you have been in a car accident with an Uber driver, there are some special considerations you need to be aware of since it will affect how much money you receive from Uber, if any. You need to be aware that Uber may deny liability at all. If they do this, they will likely base it on the fact that their driver is an independent contractor, meaning the driver is not an employee of Uber, or that the driver was not "on the clock" and working for Uber at the time of the car accident.

If the Uber driver who hit you has his Uber app off, then only the driver's insurance will cover your medical bills and pain and suffering. This is of course assuming the driver has valid car insurance.

If the Uber app is on and the driver lists himself or herself as available, then at the time of the accident there is up to \$100,000 for injuries to your body and \$25,000 for damage to your car.

If the Uber driver is picking you up or dropping you off when the accident occurs, then there is what is called a commercial insurance policy available. This means there is up to \$1 million dollars available for damage to your body and car.

Understanding the difference between these three and proving which mode your Uber drive was in at the time of the accident will determine how much money you are eligible to receive for your accident.

Lyft Car Accidents

If you have been either struck by a car with a Lyft driver or if you were a passenger in a car with a Lyft driver, then you have a claim or lawsuit against Lyft, as well as the driver, for your injuries. Suing Lyft is not easy and they often try to either fight or deny claims made against them.

The Jackman Law Firm has the experience and track record to make sure you are fairly compensated for your losses. This includes getting you money for:

- Medical bills
- Lost wages
- Out of pocket expenses
- Pain and suffering

If you have questions about what Lyft will cover and how much you may be able to receive for your injuries, feel free to call The Jackman Law Firm for a free consultation to discuss how we can help you.

How to Win Your Car Accident Case Against Lyft

After getting into an accident with a Lyft driver, you are likely wondering how to make a claim against the company so they can pay your medical bills, pain and suffering, and any wages you might have lost at work. It's important to understand that suing Lyft or making a claim against them can be challenging and not like a normal car accident case.

Lyft can deny paying you anything if they can prove that when you were in a car accident with Lyft the driver had the app off. In this case, if the driver of the Lyft had car insurance, then the driver's insurance company will be the one to pay your damages. It is therefore very important to figure out if the Lyft app was on and if it was not, if the driver had active car insurance.

If the Lyft driver was waiting for a match with another car when the accident happened, then once again, the driver's insurance company should pay your damages. If that company refuses, however, then Lyft will pay \$50,000 in injuries to your body and \$25,000 damage to your car.

If the Lyft driver had the app on and was picking up or dropping off a driver at the time of the accident, then Lyft's insurance policy will apply. In this case, there will be \$1,000,000 in insurance available to cover your damages.

It is very important to understand which category applies to your Lyft accident.

Taxicab Accidents

Even though Uber and Lyft have become very popular in recent years, taxicabs are still on the roads of America and causing car accidents. Every year thousands of people are injured by taxicabs or they are injured as passengers in taxicab accidents. The insurance for a taxicab is

considered a commercial insurance policy, and they can be difficult to work with if you don't know how to negotiate with them.

The Jackman Law Firm is ready to help you win your taxicab case.

How The Jackman Law Firm Can Help

If you have been injured in a taxicab accident, The Jackman Law Firm can help you recover money for your injuries. This includes money for your medical bills, your lost wages, and your pain and suffering. Negotiating on your own against an insurance company who represents the taxicab company can be overwhelming, and it is unlikely that they will offer you a fair amount for your injuries. We can help you both increase the amount of money you receive and ensure the amount you receive is consistent with your injuries.

We offer free consultations and would love to hear from you.

How to Win Your Taxicab Accident

Taxicab accidents are different than normal car accidents in a couple of different ways. First, they are considered a "common carrier." This means the transportation of people and goods on a regular basis. When something is labeled as a common carrier under the law, such as a taxicab company or bus company, they are held to a higher safety standard than, for example, an ordinary driver who is driving his or her own car.

This has important consequences for a taxicab case because it makes it more difficult for the cab company to avoid or escape liability for an accident that the driver of the cab causes. If you have been struck by a taxicab car or been in a taxicab car when it is in an accident, you have the legal right to make a claim and receive money for your damages.

When you file a claim against the cab, the company will notify their insurance company, who will attempt to settle your claim. Many times cab drivers own their own cars, but they still have to be registered with the state they are operating. You need to figure out the name of the legal entity for the cab driver or company and the insurance company who insures the cab. From there you can negotiate your case.

The Jackman Law Firm stands ready to help you win your taxicab case.

Chapter Ten: Head-On Car Crashes

Head-on car crashes can be among the deadliest crashes on the road. They normally occur either on two-lane highways where someone is attempting to go around a slow vehicle or when one driver is simply driving too fast and too aggressively. In any case, the results of a head-on car crash are devastating to anyone in the vehicle.

The Law Regarding Head-On Crashes

State law is very clear that drivers of vehicles must maintain a safe distance between each other and they must not overtake another vehicle when the lines separating the road are a solid yellow on highways. Rather, if the driver of a car wishes to overtake another vehicle, the driver must wait until the yellow line is broken up in hash marks.

Unfortunately, not all drivers do this, and they simply choose to overtake a vehicle, which can often result in a head-on car crash. Head-on car crashes are normally the result of the following behaviors of a driver:

- Driving too fast for the conditions of the road
- Driving under the influence of drugs or alcohol
- Driving while distracted, such as texting, calling, or using a cell phone

How The Jackman Law Firm Can Help After a Head-On Car Crash

If you have been in a head-on car crash, you may be wondering what your case is worth. The Jackman Law Firm can help you determine the size of your case and make clear what you are allowed to receive under the law for your injuries. Fighting through your injuries and fighting the at-fault driver's insurance company is a lot to ask. The Jackman Law Firm can help you achieve fair compensation and justice for what you have been through.

We offer free consultations and we are ready to help you when you need us.

Rental Car Crashes

If you have been either struck by a rental car or been a passenger in a rental car that is in an accident, you have a valid claim to make against the rental car company and the driver. There are some important points that you need to be aware of when making such a claim since rental car insurance policies differ from normal car insurance companies. In addition, you also need to be mindful of the time to bring your claim in court, assuming you're unable to resolve your claim outside of court. Most states have a time period of two to three years from the date of injury to bring your case, which is called a statute of limitations.

Important Rental Car Crash Information

After being in a car crash with a rental car, you likely have a lot of questions about how to make the appropriate claim against the at-fault driver. Crashes with rental cars are more common than with other vehicles simply because the driver of the rental car is often not familiar with the rental vehicle, and this unfamiliarity leads to accidents. The most common rental cars on the road today are:

- Hertz
- Budget
- Alamo
- Avis
- Sixt
- Thrifty
- Enterprise

If you have been injured by a car, truck, or SUV rented by one of those companies, or another company such as U-Haul, you are likely wondering what insurance company will cover your injuries. The kind of insurance that is offered by the rental car company is called supplemental car insurance. If the driver of the rental car elected to purchase insurance through the rental car company, then that insurance will cover the damages you have. If the driver of the rental car did not purchase insurance coverage through the rental car company, then the driver's own insurance will cover the damages.

Be aware that there may instances when your medical bills, and overall damages, far exceed the available coverage of the driver if he or she chose not to purchase coverage through the rental car company. In this situation, then you might have to look to your own car insurance, which is known as UIM, or Uninsured Motorist Coverage, to cover your damages.

How The Jackman Law Firm Can Help After a Rental Car Crash

If you have been injured by a rental car, you might be overwhelmed with the medical providers you're seeing and the bills you're getting, along with having to negotiate with the rental car company's insurance company, which is likely a commercial insurance company. If this is the case, it's unlikely that you will be able to negotiate the best possible settlement on your own. The Jackman Law Firm offers free consultations. We can make sure you get the most possible money for your case, which includes money for your medical bills, pain and suffering, and damage to your car. We stand ready to help you if you need us.

