



*People, First.*



# Teens and Car Accidents: Information for Teens and Their Parents

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# Introduction

Many teens consider getting a driver's license an exhilarating rite of passage. Parents, however, are often less ready to turn the keys over. After all, data shows that car accidents are the #1 cause of death for teens in the US.

But that doesn't mean teens can't be safe drivers. There are steps both teens and parents can take to ensure the safety of young drivers, their passengers, and others on the road. This guide is designed to help teens and parents do just that.

This guide was designed for both young drivers and their parents to read. In it, you'll learn about why teens are so often involved in car crashes. Because accidents happen even to the most careful drivers, we have included a checklist to go through at the scene, as well as tips on communicating with insurance companies. There's also information on special circumstances, like work-related car accidents for teens with jobs.

By being informed, teens can be better prepared to safely get behind the wheel. That way, in the event of an accident, both parents and teens will be equipped to act quickly and efficiently.

## Teen Driving Statistics

- The highest chances of getting into a car accident occur within the first 6 months after teen drivers receive their drivers' licenses.
- 16-year-olds have the highest car crash rate over drivers of any other age.
- Teens who drive with teen passengers are at an especially high risk for motor vehicle crashes.
- Although individuals between 15 and 24 years make up about 14 percent of the U.S. population, this group represents about 30 percent of the cost of car accident injuries.
- More than half of all teen motor vehicle fatalities took place on Fridays, Saturdays, or Sundays.
- From 2011-2015, 470 workers ages 16 to 24 died in motor vehicle crashes at work, accounting for 26% of all [work-related deaths](#) in this age group.



# Graduated Licensing Laws

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The data is clear: teens are an at-risk driving demographic. Across the US, new steps are being implemented to help new drivers build the necessary level of experience to safely operate a car.

Illinois is one of a number of states that has adopted a [graduated driver's license program](#). This type of program provides more training time and supervision for new drivers in order to minimize serious accidents. State officials say "this program produces better and more responsible teen drivers because of the educational practice, preventative components, and stricter rules." The stats support this view: there was a [51% decrease](#) in deadly crashes involving teens from 2018 to 2019, and Illinois also had the second-lowest incidence of teen DUIs during that time frame.

Under the graduated driver's license program, teens are required to have a learner's permit for nine months instead of the previously required three months, thus giving them nearly a full year in all types of weather conditions to gain driving experience. During this [Permit Phase](#), the new driver must complete a state-approved driver education course.

**Next, the parent or guardian must certify that the teen is 15 and has completed at least 50 hours of driving practice. The 50 hours must include a minimum of 10 hours of night driving and is good for two years, with a nine-month minimum. During this stage of training, the teen must:**

- Be accompanied by a parent or adult age 21 or older who holds a valid driver's license.
- Not drive between 10 p.m. and 6 a.m. Sundays through Thursdays and 11 p.m. through 6 a.m. Fridays and Saturdays (parents should check local curfews as some are more restrictive).
- Not use cellphones if the driver is younger than 19 years old unless there is an emergency.
- Not have convictions of traffic offenses before turning 18 years old (a full driver's license will likely not be granted if such convictions exist).
- Not text while driving.
- Wear a seat belt and require all passengers to wear seat belts.
- Limit the number of passengers to one in the front seat and to the matching number of safety belts in the back seat.
- Maintain a clean driving record. Moving violations result in varying penalties up to and including an extension of various restrictions, suspension of the permit, and revocation of the license.



After passing the first phase, the teen has earned their first version of a driver's license as long as they have the consent of a parent or guardian. For each of the next two phases of training ([Initial License Phase and Full License Phase](#)), the teen must maintain a clean driving record with progressively looser restrictions on hours of driving and passenger limits. Additionally, a parent or legal guardian who gave initial consent may cancel a minor's license at any time by contacting the Secretary of State's office.

State officials believe that the graduated program results in better prepared and more responsible teen drivers, and the decrease in crashes and DUI offenses bear this out. While the state has taken this important step, what can teens and parents do to continue the trend toward safer teens behind the wheel?

## Parent Question: How Can I Prepare My Teen for Safe Driving?

As your teen learns to drive, stay informed and follow the rules. Know and follow the graduated licensing requirements in your state. As your teen's role model, it is up to you to set the standard for driving and obeying the law in your family. Don't allow the convenience of having a teen who can drive trump the requirement about having a fully licensed adult in the car.

The [best investment](#) in your teen driver is your time and supervision. Dr. Nichole Norris, a principal researcher at the [HumanFIRST Laboratory](#) at the University of Minnesota, puts it this way: "Our studies show that the more the parent is involved when a teen is learning, the lower their chances are for a crash. That means asking questions, supervising them, giving them opportunities on different types of roads under different conditions. The mistake parents often make is thinking, 'Finally I don't have to car-pool you everywhere!'"

When you're behind the wheel, set a good example. Know the leading causes of teen crashes and work with your teen to learn defensive driving. Model safe driving and discuss the various meanings of "reckless" driving. Wear your own seat belt and refrain from using your phone in the car. Point out what other drivers on the road are doing that exhibits either safe or unsafe practices. Don't lecture; discuss and be open to questions.

Finally, prepare your child for what to do in the event of an accident. Everyone hopes they will never need this information, but it's better to prepare them just in case. You and your teen must have an agreement that you both will be available by phone whenever they are driving without you.

Reviewing this guide with your teen is a great step in the right direction. Go over the checklist of steps to take in the event of an accident. Discuss anything they don't understand and give them time to ask questions. Do this periodically as they get more hours behind the wheel.







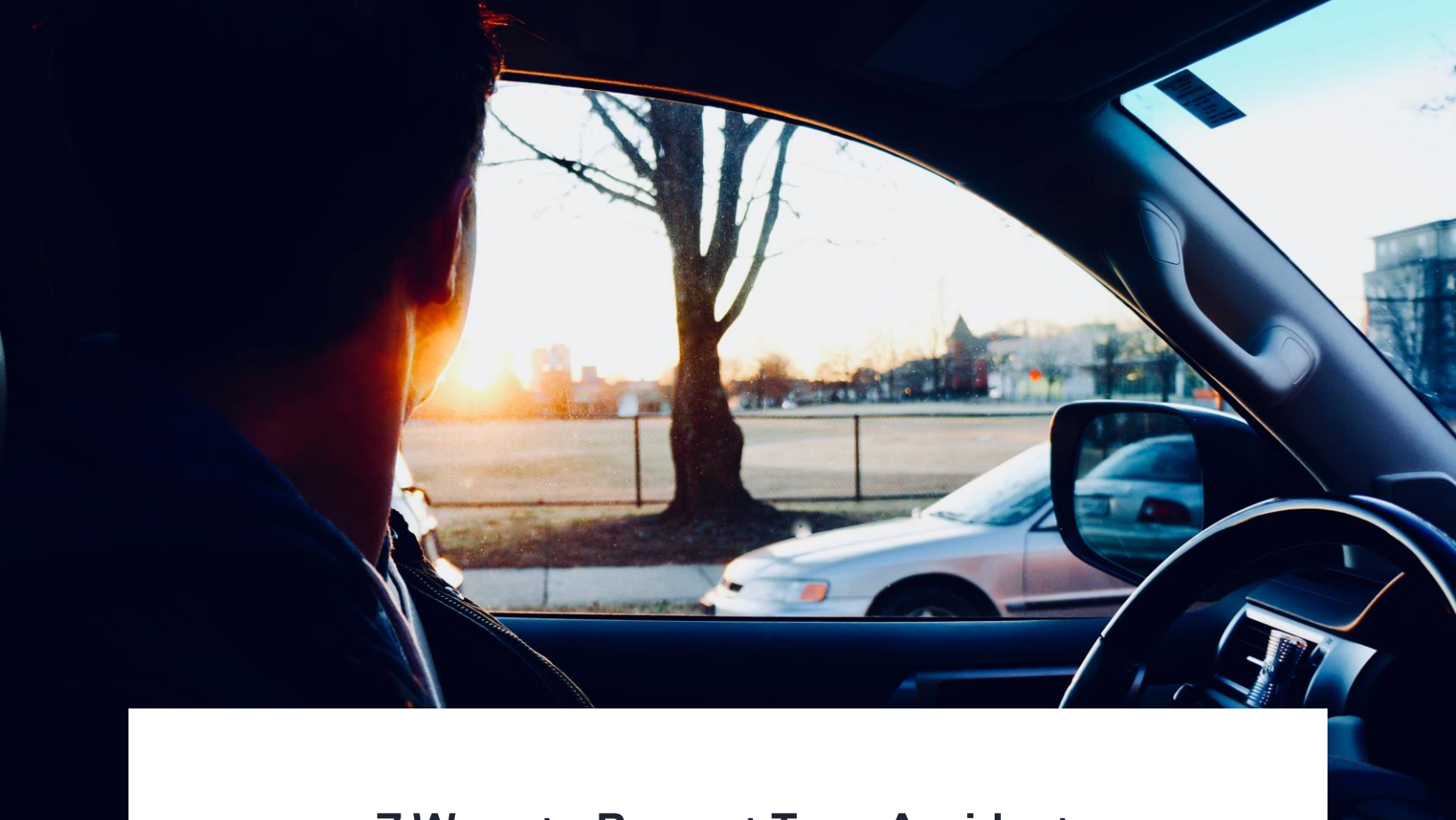
## Top Causes of Teen Accidents

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First, we need to know the major factors contributing to car crashes involving teens. According to the [Center for Disease Control](#), those factors are:

- Driver inexperience
- Distracted driving
- Not wearing seat belts
- Drinking and driving
- Reckless driving
- Driving with teen passengers
- Texting and driving





## 7 Ways to Prevent Teen Accidents

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**There is much teens can do to refrain from becoming a statistic. Let's look at what teens and parents can do to avoid these behaviors and help prevent accidents.**

### 1 Care for Your Vehicle

Keep all vehicles in [good repair](#). The driver's attention must be on the road, not on a malfunctioning vehicle. Parents can help their teen driver make sure the vehicle is in good repair at all times by teaching them how to do simple, routine maintenance and adjust mirrors and other equipment inside the car.

### 2 Wear Your Seat Belt

Seat belts reduce serious crash-related injuries and deaths by about half.

Nearly half of teen drivers and passengers who died in passenger vehicle crashes in 2017 were not wearing a seat belt.



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### No Texting or Phone Calls

It is against the law in Illinois to use a hand-held phone while driving except to report an emergency. Those learning to drive may not use any devices, even hands-free devices, while driving except in an emergency. To follow the law and stay safe, set the standard to not answer calls or texts while driving. Some phones even have settings that send an automatic “I am driving and will call or text you back” message when their owners are operating a vehicle.

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### Don't Drink and Drive

The [legal drinking age](#) in Illinois is 21, but drinking and driving is a deadly combination for any age group.

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### Stay Rested

The restrictions on hours of driving and times of day and night driving are set to keep teen drivers rested. Additionally, it is dangerous for anyone to drive while sleepy or overly tired, especially teens. Parents have a responsibility to ensure that their teen is well-rested when driving.

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### Don't Speed

Speed (or reckless driving) is one of the main high-risk factors for teens. Teens are more likely than older drivers to speed, and their inexperience causes them to create shorter headways (the distance from the front of one vehicle to the front of the next). Abide by the posted speed limits at all times to avoid this.

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### Know the Technology

Become familiar with some of the technology available on your vehicle to prevent crashes. Systems like forward-collision warnings, automatic emergency braking, blind-spot warning, rear cross-traffic alert, backup cameras, lane-keeping assist, and adaptive cruise control are designed to keep drivers—and their passengers—safe. If you don't know how to use these systems, though, they can be distracting rather than helpful. Learn to use available technology while safely parked, not during the trip.

If you're a parent considering buying a vehicle, even though it might cost more, try to invest in as much of the newer technology found in vehicles today that you can —it will make driving safer for everyone.





# What to Do After an Accident: 7 Simple Steps

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**Even with good training and preparation, accidents happen. It is important for teens to discuss what to do in case of an accident with their parents before driving alone. Just as there are 7 steps for preventing accidents, there are 7 steps to take if one does occur. This simple checklist can help teens prepare for the possibility of an accident and smooth the way for the insurance investigation that will follow.**

## **Car Accident Checklist: At the Scene**

1. Move and Exit Your Vehicle
2. Call for Help
3. Exchange Information
4. Document the Crash
5. Inform Your Insurance Company
6. Call an Accident Lawyer
7. Leave the Scene

### **1 Move and Exit Your Vehicle**

First, if a crash happens, remain as calm as possible. If the accident happened in heavy traffic, there are only minor injuries, and your car is functional, drive to the side of the road or another area nearby that is out of the way of traffic. If that isn't possible, leave the car where it is and get yourself to safety: walk to the side of the road or to a parking lot nearby and get as far away from traffic as possible. If you or others are seriously injured, stay in the car until help arrives. Wherever your vehicle ends up, turn on your hazard lights if they are operational.

Be careful about stepping out into traffic. Other drivers on the road are probably attempting to get around the crash site and may not be watching for your car door to open as they try to pass.

### **2 Call for Help**

Call 911 if there are injuries or you see any liquid leaking from either car. If there are any injuries and there is major damage to one or both of the vehicles, you are legally obliged to call 911 and ask for medical and onsite law enforcement assistance. If you can't locate your phone or if it was damaged in the crash, ask someone to call for you.



There is no specific law in Illinois requiring a driver to call 911 after a mild crash. If the accident was a fender-bender and no one is hurt, you have the option to call 911 and ask them to record the occurrence of an accident (based on your call) without the operator sending an officer to the scene.

Next, call your parents. This is not the time to try to hide the situation; they will find out when the insurance company gets involved. They may be upset later, but your wellbeing is their first concern, and they will want to know that you are safe.

### 3 Exchange Information

Drivers involved in the crash need to exchange the following critical information:

- Full name and contact information
- Insurance company and policy number
- Driver's license and license plate number
- Vehicle type, color, and model
- Location of accident (be specific)

It is natural to want to talk about a chaotic situation as it unfolds. However, refrain from talking to the other driver as much as possible. Under no circumstances should you feel pressured to talk to them, and you should not admit guilt or discuss fault at all at this point. If you're waiting for law enforcement, after you exchange information, it is best to step away and wait for the officer separately.

In the same vein, when law enforcement arrives, do not discuss the accident in detail until you have spoken with your parents or your parents have arrived at the scene. If police ask you what happened, simply tell them that you are a minor and that you need to speak to or wait for your parents before providing a statement.

### 4 Document the Crash

Take as many photos and videos of the location, the traffic, and the vehicles as possible. Take special note of the damage to the vehicles. If there appear to be witnesses, get their names and contact information.



## 5

## Inform the Insurance Company

After you call your parents, they will probably call the insurance company. In Illinois, insured drivers have a duty to alert their insurance company of any possible claims. Drivers are also obligated to cooperate with the insurance company in its investigation. As a part of this, you may need to speak with an insurance adjuster.

When communicating with an insurance adjuster, it is important to know the meaning of some common terms related to an insurance policy:

**Deductible:** The amount you will have to pay out of pocket to get your vehicle repaired before the insurance coverage is activated.

**Collision Coverage:** This coverage pays for damage to your vehicle caused by a collision with another vehicle. (Comprehensive coverage is for all other types of damages, such as theft or vandalism.)

**Rental Reimbursement:** This type of coverage supplies you with a rental car while your vehicle is being repaired. When you call to report the accident to your insurer, ask your agent if you have this coverage and, if so, what its limits are.

## 6

## Call an Accident Lawyer

Depending on the nature of the accident, your parents may determine that you need legal representation. This is another reason to call your parents immediately from the crash site. Calling an accident attorney while you are still at the scene can provide a huge advantage; it gives the attorney the opportunity to advise you as you deal with the other driver and with law enforcement, or even to visit the crash site and document the scene.

## 7

## Leave the Scene

Once law enforcement has dismissed you, your parents can arrange to get your vehicle home or to a repair shop. Make sure you take all personal items out of your vehicle before allowing it to be towed.



# Fixing Your Ride: Repairing or Replacing the Vehicle

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Your initial concern after an accident is for your safety and the safety of others involved in the crash. Once those immediate issues are addressed, the next item on the priority list is often your vehicle. The “to-do” list may seem overwhelming, but with a little planning, you’ll be back in your own vehicle in no time.

## Right After the Accident

The process of repairing or replacing your vehicle often occurs immediately after the accident. Depending on the situation, you may be able to move the vehicle yourself or your parents may need to have it towed.

**If the Car Is Drivable:** If the car is drivable and you are able to operate it safely, you can leave the scene once the officer has finished the paperwork and has informed you what, if anything, you need to do next regarding a court appearance, payment of fine, etc.

**If the Car Is Not Drivable:** If you are unable to drive and are at the scene alone, it is wise to either have the car towed or leave it in a safe place (not along the side of the road) until you can retrieve it later (usually within 24 hours). Make sure you alert any businesses in the immediate area that you will come back for your vehicle; leave them your contact information in case they need to reach you.

**If You Are Injured:** If you are taken to a hospital from the scene of the accident, your car may be towed if it is on public property. You or your parents can call 411 to find out where you can reclaim your vehicle; provide the operator with the report number to start the process. Once you know where the car was towed, someone can call that facility and ask for details on what paperwork you will need and what the fee will be to release the vehicle.

## Assessing the Damage

The insurance adjuster assigned to your case investigates the accident and determines how much the company will pay for damages. This is done by physically inspecting the car and reviewing the accident report to determine the cost of parts and labor for the repair.

## Totaled Vehicles

A car is considered totaled when the repair estimate exceeds what the car is worth. This is a determination made by the insurance company as a result of the estimate. The value of the car is assessed using a number of factors, such as the age and mileage of the vehicle, the resale value, and what the market is for similar cars in your area at the time.

If the car is considered totaled, the insurance company will take your policy's deductible out of the actual cash value and give the owner the remaining amount. However, the car's owner is still responsible for any outstanding loans on the vehicle.

The Illinois "Total Loss" Insurance Definition also outlines some facts about replacing your vehicle. You can find that information [here](#).

## Insurance and Teen Accidents

Filing a claim after a car crash can seem overwhelming. Parents will be primarily responsible for filing an insurance claim, but it is helpful for teens to understand the process as well. Not only can they provide an eyewitness account of what happened; they can also use this information in the future when they have their own insurance and are responsible for their own claims.

### Insurance in Illinois

In Illinois, motor vehicle insurance is mandatory. Registered vehicles must be insured for liability purposes with the following minimum limits: \$25,000 for injury or death to one person in an accident; \$50,000 for injury or death of more than one person in an accident; and \$15,000 for damage to property of another. ([625 ILCS 5/7-601](#) et seq and [625 ILCS 5/7-203](#)). Comply with the law and protect yourself and your family by enrolling in auto insurance and keeping proof of insurance in your vehicle at all times.





Illinois is a “fault” state when determining who will pay for damages incurred in an auto accident, which means that the person deemed to be the cause of the accident must pay for the harm caused by the crash. Of course, it will actually be that person’s insurance company that pays the losses up to the limits of the driver’s policy.

If a teenager is injured or suffers losses due to someone else’s negligence in a car crash, their family has more options than in a “no-fault” state. They can:

- File a claim with their own insurance company (within the limits of your policy). The insurance company will then seek compensation by working directly with the other insurance company.
- File a claim with the negligent driver’s insurance company.
- File a personal injury lawsuit in civil court against the driver of the other vehicle.

To prove negligence by the at-fault driver, the accident needs to meet the following criteria:

- Personal injury or damage exists.
- There was negligence by the at-fault driver. This means the driver acted in a dangerous or unreasonable manner or failed to act reasonably under the circumstances at the time of the crash.
- This unreasonable behavior caused the accident.
- The injury and/or damage was the result of the accident.
- The treatment or repair was necessary and the cost was reasonable.
- Proof of other damages, such as pain and suffering, occurred as a result of the accident.

Depending on who was at fault, your insurance company or the insurance company of the other driver will be heavily involved in any repairs to your vehicle or may decide to replace your vehicle entirely. Learn more about this process in the next section.

## **Uninsured Drivers**

What if the other driver isn’t insured, even though it is required by law? The parents of teen drivers seeking damages can first deal with their own insurance policy to determine how to proceed. Uninsured motorist coverage exists for this reason, so if it is in your policy, follow that path first. It is possible you will receive compensation there. However, if you and your insurance company can’t come to agreeable terms about liability and damages, you can seek a resolution through arbitration.

The driver seeking damages may also choose to sue an at-fault driver without insurance, especially if the time limit for filing a suit is approaching. This will protect the plaintiff’s ability to seek collection in the future if they can’t reach an agreement with their insurance company.





## Driving for a Part-Time Job? Workers' Comp for Teens

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**Some minor teens have part-time jobs that require limited driving as a part of employment. These teens enjoy special protections in case of an accident. There are laws in place to help teens and adults who are involved in accidents while performing work-related tasks; the primary benefit is assistance with paying any medical bills that result from a work-related injury.**

### Restrictions on Teen Driving at Work

However, there are age-related driving [restrictions](#) in place that may affect teens driving as a part of employment, even if they are pressured to break those rules. It is the teen's license at stake if these rules are not followed, so they must protect their driving record at all times.

Some of these restrictions are at the federal level and are part of child labor laws. For example, those 16 or under may not drive for work under any circumstances. If you are 17, you may drive on public roads as part of your job on "an occasional and incidental basis" if:

- You have successfully completed a state-approved driver's ed course.
- You have a valid state driver's license.
- You have no record of moving violations (e.g., speeding) at the time of hire.

Drivers who are age 17 [may not](#):

- Make urgent or time-sensitive deliveries, such as pizza deliveries.
- Make route deliveries or route sales.
- Transport other teens if not permitted by the type of license they hold.
- Tow another vehicle.
- Drive more than a 30-mile radius from the primary place of work.
- Be hired to transport goods or passengers.
- Transport more than 3 passengers.
- Make more than 2 trips away from the primary place of work in any single day to transport goods and other employees.
- Drive as their main job duty.
- Drive a vehicle that exceeds 6,000 pounds gross vehicle weight.

## What to Do If You're in a Work-Related Accident

If you're a teenager, it is important to know what to do if there is an accident while you are driving for your job or if you are a passenger during a work-related task. This might be as simple as running an errand for your employer.

It is important to report all accidents to your employer. Everyone understands that accidents happen, so it is important to be honest. Make sure you include information on any injury to yourself or any passengers, no matter how minor the injuries seem at the time.

## Workers' Compensation Cases for Teens

Once you report the accident to your employer, all workers' compensation cases between employers and employees injured on the job are handled by the [Illinois Workers' Compensation Commission \(IWCC\)](#). It is the employer's duty to report an employee injury within two days if the injury resulted in more than three lost days of work.

The issue of fault is not part of a workers' comp claim. You are entitled to seek benefits even if you were at fault in the accident as long as you were working for the employer at the time the accident occurred. There is no provision for vehicle repair or replacement through workers' compensation; that is usually covered by auto insurance.



However, as a part of this process, the employee must file a claim with the Commission. It is then up to you to prove your claim to the administrative judge. Your parents or legal counsel can help you prove the following:

- You were working for the employer on the day of the accident.
- You were injured while working for the employer.
- The injury was caused by the accident (or an existing condition was made worse).
- You notified the employer of the accident within the required time limits.

During the process, you must also give the employer all medical reports and records *that pertain to the accident and injuries suffered by that accident*. (There is NO requirement to release all medical records to anyone.) These records will help the employer determine your health status and ability to return to work, and your parents or guardians can likely help you compile this information. If the records are not made available, the employer is not obligated to pay benefits.

Also, the employer can dispute the following, which may reduce the benefit paid:

- The extent of the injury
- The average weekly wage amount
- The medical necessity of treatment

In the event that you and your employer cannot reach an agreement, you have the right to file a lawsuit in an attempt to be paid what you feel is a fair amount under workers' compensation. Your parents will likely handle this for you and may decide to hire an attorney to assist.



## Q&A

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### Is drivers' education effective?

[Data](#) supports drivers' education as a way of decreasing crashes involving teens. It also builds confidence behind the wheel and teaches defensive driving techniques, rules of the road, the mechanics of the car, and other important information.

### What are in-vehicle monitoring systems?

The IVMS systems allow parents to be "in the car" with their teen when they are really at home or work. Alerts can be set that tell parents when their teen driver exceeds a pre-set speed limit or goes outside designated geographic boundaries. A summary of the teen's driving behavior can be generated as well.

### Are some cars safer?

The IIHS provides [recommendations](#) of cars considered safest for teens. Their suggestions are guided by [Four Principles](#):

- Young drivers should stay away from high horsepower. More powerful engines can tempt them to test the limits.
- Bigger, heavier vehicles are safer. They protect better in a crash, and HLDI analyses of insurance data show that teen drivers are less likely to crash them in the first place. There are no minicars or small cars on the recommended list. Small SUVs are included because their weight is similar to that of a midsize car.
- Electronic stability control (ESC) is a must. This feature, which helps a driver maintain control of the vehicle on curves and slippery roads, reduces risk on a level comparable to safety belts.

Vehicles should have the best safety ratings possible. At a minimum, that means good ratings in the IIHS moderate overlap front, side, roof strength, and head restraint tests and four or five stars from the National Highway Traffic Safety Administration (NHTSA).

### Should parents insure a teen's car separately or add it to the family policy?

[Insuring a teen driver's car](#) separately can still leave some liability gaps open for parents. Compare any increased cost in adding your teen to your policy to any gaps in coverage. Consider discounts applied by completing a driver's education course as well; some insurance companies offer a "good student" discount. Check with your insurance agent before making a decision.





## How do parents handle the phone call?

It's the phone call every parent dreads: Your child has been in an accident. Our first concern is for their safety and well-being, and parents need to keep in mind that a car accident is an emotional time for the teen too. The rest of the checklist can wait until your child is safely off the road, either uninjured or receiving the care they need.

If you can, go to the accident scene as quickly as possible. Your teen needs your support, and you can provide necessary information to the police. You can also deflect any unnecessary contact with the other parties involved in the crash. This also gives you the chance to inspect the accident scene, including the vehicle, for yourself. Your teen may not be able to collect the required information from the other parties and take photos of the scene.

Of course, if your child is injured in the accident, make arrangements for proper care as quickly as possible. Don't forget to get an exam report from the emergency room or clinic for insurance purposes later.

Your next important task is to call the insurance company. If your teen can listen in as you make the call, it will educate them about the process of filing a claim. They will also be there to answer questions the agent may ask about the crash.

As time goes by, your child will be calmer and you can reinforce any issues that you feel may have contributed to the crash, such as speeding or distracted driving. If they were at fault for the crash, make this discussion an educational one instead of a time to blame them for making a mistake. Learning to drive should be viewed as a long-term process for everyone.

Encourage your teen to get back behind the wheel fairly quickly. You know your child better than anyone else, so give them time to settle down and then offer to accompany them on the next few trips as they regain their confidence.

## Should we hire an attorney?

If your teen has been in a car accident, you may well need an attorney. Here are some factors to consider as you make this decision:

- Were there serious injuries?
- Was there extensive damage to property?
- Is the insurance company being cooperative?
- What is the age of your vehicle?



Some people make the decision to hire an attorney, while others realize they need legal representation after some time has passed and they have sought medical advice. You might want to consider getting legal advice if:

- The medical bills are larger than you expected or the bills keep coming in.
- Your doctor isn't sure about the long-term effects of injuries.
- Someone died in the crash.
- There was a great deal of property damage.
- It is not clear which driver was at fault.
- There are complicated legal or medical issues with those involved.
- The accident took place in a construction zone, school zone, etc.
- There are disputes on the accident report or other paperwork.
- The insurance company is not cooperative.

Be aware that once a settlement is reached, you will likely be unable to seek more damages later. Hiring an attorney to represent your interests may help you get the compensation you and your family deserve.

