

Louisville

Car Accident

Attorneys





Car accidents happen everyday on the roads and highway of Kentucky.

No matter how safely and defensively you drive, other drivers on the road could be driving negligently and recklessly.

Every time you get into a vehicle there is a risk that you might be injured in a crash. In recent years, there have been over 25,000 car accidents every year in Kentucky. Of those accidents, over 600 involved a fatal car accident. If you have been injured in a automobile accident, the best thing to do is to contact an experienced [Louisville car accident attorney](#) in order to have your questions answered and get the compensation you deserve.



Medical Bills

Employers are also responsible for all medical expenses related to the injury, such as bills for hospital emergency rooms, doctor's office visits, MRIs, surgeries, prescriptions, travel expenses to go to medical appointments, physical therapy, durable medical equipment, steroid injections and rehabilitative treatment.

Kentucky also provides for vocational rehabilitation training if the employee can no longer perform the pre-injury job.



Personal Injury Protection Insurance Coverage

If you were injured in a car crash then one of the first things you should do is contact your insurance company and report the claim and get a PIP application so that you can get a PIP claim number.

In Kentucky, most drivers have what is called Personal Injury Protection (PIP) insurance coverage in the insurance policy that covers their own car. PIP covers medical bills and lost wages up to the level that is on the policy. If that dollar limit is not enough to cover every medical bill, then you go down through the various policies that are available in the following priority:

1

PIP coverage on your own insurance policy

2

PIP coverage on the vehicle in which you were riding as a passenger

3

Any individual health insurance policy that covers you

4

The liability policy that covers the at-fault driver's policy

5

Underinsured insurance policy on your own vehicle due to the liability policy of the at-fault driver is not enough

What if the at-fault driver has no insurance?

Despite Kentucky law requiring all vehicles to be insured, there are instances where some drivers let their insurance lapse.

Once that happens, there is no insurance policy that will cover whatever injuries or damages that driver might cause. Another problem occurs when the at-fault driver has insurance coverage but it is not enough to cover your injuries. Kentucky law sets the bare minimum amounts of insurance coverage that car owners in Kentucky must purchase:



**\$50
Thousand**

*Bodily injury for all
persons per
accident*

**\$25
Thousand**

*Bodily injury per
person per accident*

**\$10
Thousand**

*Personal injury protection
(PIP) for medical bills and
wage loss*

**\$10
Thousand**

*For property
damage coverage*

Underinsured and Underinsurance Policies

Uninsurance and Underinsurance (UM/UIM) insurance policies are policies that you purchase yourself when you buy automobile insurance. This type of insurance protects you if the at-fault driver has no insurance or if the at-fault driver does not have enough insurance.

How does it work? This scenario can help explain the process:



Assume you were involved in a car crash caused by someone else's negligence.



Under these facts assume your case against the other driver would reasonably be worth \$500,000.



You were seriously injured in that crash and had to undergo significant treatment and had serious pain and suffering.



The other driver's liability bodily injury limit on his insurance is only \$50,000 — not enough. Here a UIM policy comes in.



You can file a UIM claim regardless of whether the at-fault driver has coverage

In order to recover more money for your injuries, you would have to file a UIM claim against your own insurance company.

Even though it is your insurance company, it would step in the shoes of the defendant, and litigation would have to be filed against the company assuming the case could not settle. The same would happen if the at-fault driver had no insurance. Therefore, the best practice is to make sure you purchase the UM/UIM coverage at sufficiently high levels just in case you are involved in a scenario like this.

Should You Talk to the Insurance Company?

If you have been injured in an automobile accident due to the negligence of another, you may be contacted by insurance adjusters.

If the negligent driver's insurance company calls you, there is no good reason to talk to them without first having an experienced Louisville car accident lawyer sitting next to you. Often, these adjusters will call you and ask if you will give a recorded interview over the telephone. If you agree, what you say can be manipulated and used against you in the future.

Now, it is ok and recommended that you talk to your own insurance company. You have to in order to establish your PIP claim so that your medical bills can be paid. However, it is always wise to have your attorney do the communicating on your behalf to protect your interests.



How much is your car crash worth?

This is a complicated question and the answer is affected by many variables. But only one thing is true: You will not be able to the full amount of damages that you deserve without first contacting an experienced Louisville car accident attorney. Only with a lawyer fighting for your rights will you be as successful as possible.

The variables that will affect how much money you can expect to recover are the following:

The seriousness of your injury and length of your treatment



Will there be any aspect of your injury that is permanent such as scarring or will there be a full and complete recovery?

The amount of your medical bills



This includes past medical bills, as well as medical bills that you might incur in the future that are related to your car crash injuries.

Any lost wages it is determined you would have earned



As with medical bills, this number counts both past lost wages as well as future loss wages due a lower earning power caused by an ongoing disability.

The amount of pain and suffering you have endured



These are non-economic damages and can be difficult to define numerically. The best way to determine this number is to hire an experienced lawyer who has handled Kentucky car accident cases.

Your access to insurance coverage



You have access to the at-fault driver's insurance, up to the policy limits, and any underinsurance or uninsured you possess, even if you have suffered injuries an average person would agree should be worth millions of dollars.

5 Important things to do after a Kentucky car wreck

Being in any kind of car accident can be a traumatic, jarring experience, especially if you have been injured. Many people who are involved in serious crashes actually lose their memory of the impact.

Try to keep your head straight and focus on doing these 5 things after the crash:



1

Call 911!

Call 911 as quickly as possible. Even if you are not hurt, call because others might be injured. Police and first responders should get there as fast as possible in order to direct traffic to prevent another, secondary accident. Also, you want the police to begin an investigation into the crash and to locate witnesses and take statements.

2

Get insurance information

If the other driver has insurance, get the insurance company name, address, policy number and phone number. If an insurance card is given to you, note whether the policy is still in effect. The best practice is to take a picture of the insurance card so the the information is accurately recorded. Once you have this information, you can give it to your auto accident lawyer.

3

Document the accident

Take a lot of pictures! Write your own statement of what happened and how. Get names and addresses and phone numbers of all of the possible witnesses so that your attorney can contact them to get statements as soon as possible. As time passes, people's memories fade.



4

Get insurance information

If you believe you were injured, seek medical help as soon as possible. Getting medical treatment immediately after an automobile accident will also help establish your injury, if you have one.

5

Contact an experienced accident attorney

Don't try to negotiate with the insurance company on your own. Contact an experienced Kentucky car accident attorney who knows the value of cases and can help you walk through the minefield of personal injury litigation.

No Fee Unless You Win

There is no downside for you to retain us. The insurance companies will have an army of lawyers, investigators, and adjusters on their side fighting to pay you as little as possible. You need a team of professionals looking solely out for your best interests.

If you or a loved one has been involved in a car accident in the Louisville area, you need experienced personal injury lawyers on your side. Hessig & Pohl is ready to help you. Contact us through this website, or call our office at (502) 777-1111. The initial consultation is free.





HESSIG & POHL

At Hessig & Pohl, it won't cost you anything.

If you have been injured in a car crash and you need a car accident lawyer, you won't have to pay us anything up front. Even the consultation is free. We do not charge you an hourly rate. The only way we get paid is if we are successful in winning fair compensation for your injuries and pain and suffering. You won't even have to pay litigation expenses up front. We will pay the expenses necessary to win your case.

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