

What Happens if You're Injured as a Passenger in a Pennsylvania Crash?

Claims involving passenger injuries can be complex, but an attorney can help

Being injured as a passenger in a Pennsylvania car accident can be a confusing and stressful experience. You might find yourself wondering about your rights, available compensation, and the steps you should take to protect your best interests.

The scenarios involved in passenger injuries can be complex. In many cases, a passenger can be injured in a single-car accident when the driver loses control due to speeding, distracted driving, impaired driving, or hazardous weather conditions. In other cases, a passenger injury may be caused by the driver of another vehicle or a multi-vehicle crash.

If you're a passenger injured in a crash, you have the right to seek compensation from the responsible party. However, knowing how to do so isn't always straightforward. That's why it's important to seek help from an experienced Pittsburgh [car accident lawyer](#) who can offer honest answers to your questions and help you build a strong case.

How can I pursue a claim against the at-fault driver?

Pennsylvania operates under a choice no-fault insurance system, which sets it apart from many other states. In this system, drivers can choose between no-fault and traditional tort coverage when purchasing auto insurance.

Opting for no-fault coverage means that in an accident, a driver's insurance company will cover medical expenses and other out-of-pocket losses, regardless of who was at fault. However, choosing this option also limits the right to sue for additional damages unless the injuries meet certain severity thresholds.

Conversely, choosing traditional tort coverage allows drivers to retain unrestricted rights to sue for pain, suffering, and other non-economic damages. This dual option adds a layer of flexibility to Pennsylvania's insurance system, allowing drivers to tailor their coverage to their specific needs and preferences.

For injured passengers, seeking compensation in Pennsylvania can vary based on the insurance option chosen by the vehicle's driver. If the driver has chosen no-fault insurance, passengers can usually claim medical expenses and lost wages through the driver's personal injury protection (PIP) coverage.

However, if injuries are severe or meet specific legal criteria, passengers might also have the right to pursue further compensation through a tort claim against the at-fault driver, seeking damages for pain and suffering and other non-economic losses.

What financial compensation can injured passengers receive?

The compensation available to injured passengers in Pennsylvania can vary depending on the circumstances of the accident and the insurance policies involved. Potential compensation includes money for:

- Medical expenses for emergency room visits, hospital stays, surgeries, medications, physical therapy, and future medical care.
- Current lost income, reduced earning capacity if you're unable to return to work, and future lost wages if you're permanently disabled.
- Pain and suffering compensation for physical pain, emotional distress, trauma, and loss of enjoyment of life.
- Property damage, if any of your personal property (e.g., laptop, phone) was damaged in the car accident.
- Other out-of-pocket expenses such as transportation to medical appointments, home modifications for disabilities, or hired help for tasks you can no longer perform.

Rear-end collisions often result in passenger injury claims

One common scenario that often results in passenger injuries is rear-end collisions. These accidents typically occur when one vehicle crashes into the back of another, usually because the rear driver failed to maintain a safe following distance or was not paying attention to the road ahead.

Passengers in both the struck and striking vehicles can suffer injuries due to the sudden impact, even at lower speeds. Common injuries in such scenarios include whiplash, head trauma, back injuries, and even emotional distress due to the sudden and traumatic nature of the accident.

Rear-end collisions often result in passenger injury claims and can involve complex liability issues, especially when determining who is at fault and how damages should be distributed among the parties involved. That's why it's so important to consult an experienced attorney if you were injured in a crash as a passenger.

What complications might arise if I'm injured as a passenger?

Several complications can arise when seeking compensation as an injured passenger. These typically include:

- Multiple liable parties and insurance companies.
- Insufficient insurance coverage.
- Disputes over injury severity.
- Pre-existing injuries or health conditions.

What steps should I take after being injured as a passenger?

Taking the right steps immediately after a car accident can significantly impact your ability to receive fair compensation. Here's what you should do:

Seek immediate medical attention

Even if your injuries seem minor, getting a medical evaluation as soon as possible is important. Some injuries may not be immediately apparent, and prompt medical care creates an official record linking your injuries to the accident.

Gather information at the scene

If you're able to do so, collect as much information as possible at the crash site, including:

- Names, contact details, and insurance information of all drivers involved.
- Vehicle details, including make, model, year, and license plate numbers.
- Contact information (full names and phone numbers) of any witnesses.
- Photos of the accident scene, vehicle damage, and your injuries.
- The responding police officer's name and badge number.

Report the car accident

Notify the relevant insurance companies about the car accident you were involved in. This includes the insurance company of the car you were in, your own insurance company if you have one, and the at-fault driver's insurance company.

Just be careful what you say when reporting the car accident to insurance companies. Stick to the basic facts, such as the date, time, location, and parties involved. Avoid discussing how the car accident occurred or who was to blame, and never admit fault.

If the other party's insurance company contacts you for a recorded statement, don't give it to them without an attorney present.

Keep detailed records

Maintain a comprehensive file of all accident-related documents, including:

- Medical records and bills.
- Receipts for any out-of-pocket expenses.
- Documentation of lost wages.
- A journal detailing your injuries, recovery process, and how the injuries affect your daily life.

What is the statute of limitations in Pennsylvania?

In Pennsylvania, you generally have two (2) years from the date of the car accident to file a car accident claim as a passenger. This deadline is known as the statute of limitations.

However, there are some exceptions. For example, if the injured person is under 18, the two-year clock doesn't start until their 18th birthday. Also, if the at-fault driver leaves the state for more than four months, the time they're absent may not count towards the two-year limit.

While two years might seem like a long time, starting the claims process as soon as possible is best. Early action allows you to:

- Preserve evidence before it's lost or destroyed.
- Interview witnesses while their memories are fresh.
- Ensure you don't miss any important deadlines.
- Give your attorney ample time to build a strong legal case.

Injured as a passenger in Pennsylvania? We can help steer your recovery

If you've been injured as a passenger in a car accident in Pittsburgh, don't let someone else's mistakes derail your life. The consequences of a car accident can impact your health, finances, and future. [Romanow Law Group](#) is ready to fight for the compensation you deserve.

We have the experience and dedication to handle your case from start to finish. We'll investigate your accident, gather evidence, and negotiate with insurers to demand you receive fair compensation for your medical bills, lost wages, and pain and suffering. [Contact us](#) today for a free, confidential consultation with a Pittsburgh passenger injury lawyer at our firm.

"Very knowledgeable. I highly recommend these guys. They helped me with 2 cases. Received compensation in both!!!! Very friendly. Thank you, David, Ishmael, Andrew, and Rick."- Dawn G.