

What You Need to Know About Maine's Car Accident Laws

Get an experienced legal team on your side after a collision

If you've been in a car accident in Maine, understanding the state's [car accident](#) laws is key to protecting your rights and ensuring fair compensation. Maine's car accident laws address everything from liability insurance requirements to the process of reporting a crash, as well as how fault is determined.

Understanding the legal aspects of your car accident claim can be confusing, especially while you're dealing with post-collision stress, pain, and suffering. Fortunately, an experienced Maine attorney at [Romanow Law Group](#) can inform you of your rights and guide you through the process.

What are Maine's minimum liability insurance requirements?

In Maine, all drivers are required to carry a minimum amount of liability insurance. This ensures that if a car accident occurs, there is coverage for property damage, medical bills, and other expenses. The [minimum liability insurance](#) requirements in Maine are:

- \$50,000 for bodily injury liability per person
- \$100,000 for bodily injury liability per car accident
- \$25,000 for property damage

These minimums are in place to help cover damages and injuries caused by the driver at fault in a car accident. However, if the damages exceed these amounts, the responsible driver could be personally liable for the remaining costs.

What is Maine's statute of limitations for car accidents?

Maine has a specific deadline known as a [statute of limitations](#) for filing car accident claims. In most cases, you must file your lawsuit within six years of the crash date. If you fail to meet this deadline, you may lose your right to seek compensation. This rule applies to claims involving both property damage and personal injury.

There are some exceptions, such as in cases where the injured party is a minor or if the injury is not immediately discovered. However, even in these cases, take action as soon as possible to protect your rights. Even if you meet the deadline, evidence can disappear and witnesses can forget certain details after a while. So, it's best to act as soon as possible.

How does Maine's comparative negligence law work?

Maine follows a [comparative negligence rule](#), which means that if you are partially at fault for the crash, you can still receive compensation. However, your compensation can be reduced by the percentage of fault you contribute.

For example, if you are found to be 30% at fault for a car accident and the total awarded damages are \$10,000, your compensation would be reduced by \$3,000, leaving you with \$7,000.

What is Maine's at-fault or tort system?

Maine operates under an [at-fault or tort system](#) for car accidents. This means the driver who is determined to be at fault for the crash is responsible for paying for your damages. Under this system, you'll need to prove the fault of the other driver in order to receive compensation for medical bills, lost wages, and other damages.

To prove fault, you need to establish four key criteria:

- **Duty of care:** The other driver had a responsibility to drive safely and avoid causing harm.
- **Breach of duty:** The driver violated that responsibility by engaging in unsafe driving or violating traffic laws.
- **Causation:** The other driver's breach of duty directly led to the car accident.
- **Damages:** The crash resulted in real damages, such as injury, property damage, or emotional distress.

What's the reporting protocol after a car accident in Maine?

After a car accident in Maine, it's important to follow the proper reporting protocol. This ensures that the authorities are notified and that your insurance company is informed as soon as possible.

Calling the police

In Maine, you must report any collision that results in injury, death, or property damage over \$1,000. When the police arrive, they'll document the crash and put the details in an official crash report. The information in the report should include:

- Date, time, and location.
- Parties involved in the crash with insurance details.
- A description of the car accident.
- Traffic and weather conditions.
- Statements from parties involved and witnesses.
- Citations or traffic violations.
- Details of any arrests or suspected crimes.
- A diagram of the crash scene.

Reporting to your insurance company

You are also required to inform your insurance company about your car accident, regardless of who is at fault. Failing to do so may result in your claim being denied or delayed.

Provide key information, including:

- Date, time, and location of the crash.
- Names and contact information of all parties involved.
- Insurance information for other drivers.
- A description of how the collision occurred.
- Any injuries sustained or property damage.
- Police report number (if available).

Provide a factual account of the accident. Avoid speculation or assigning blame, as this can potentially hurt your claim.

What are Maine's traffic violation penalties?

Maine has strict penalties for traffic violations. Some common violations and their penalties include:

- **Speeding:** Maine imposes a [minimum fine of \\$50](#) for speeding. Fines increase with the amount over the speed limit and can result in points on your driving record.
- **Running a red light or stop sign:** This can [result in fines](#), points, and increased liability in the event of a crash.
- **Driving distracted:** Maine enforces laws against [texting while driving](#), with fines and points for violations.
- **Driving under the influence:** [Operating under the influence](#) can result in fines, license suspension, mandatory education programs, and possible jail time.

These penalties can affect the outcome of a car accident claim, especially if the other driver was violating traffic laws at the time of the crash.

What happens if I accept a lowball settlement offer?

Insurance companies often try to offer a quick settlement, which may seem appealing but could be much lower than what you are owed. A lowball settlement offer won't fully cover your medical bills, lost wages, or pain and suffering, leaving you stuck with the remaining costs. If you accept an offer too early, you may also forfeit your right to pursue additional compensation later.

It's always best to consult with an experienced Maine car accident lawyer before accepting any settlement offer. A lawyer will ensure that the offer accurately reflects the full extent of your damages and will help you negotiate for a better deal.

What can I do if the insurance company won't settle?

If an insurance company refuses to offer a fair settlement or delays the claims process, you have options. You can either continue negotiating with the insurer or file a lawsuit. A lawyer will help you weigh your options and decide the best course of action. In some cases, filing a lawsuit may be necessary to secure the compensation you deserve.

By hiring a lawyer, you gain an advocate who understands Maine's car accident laws and will fight for your rights.

How a personal injury lawyer can help

If you've been in a car accident, hiring a Maine car accident lawyer is one of the best decisions you can make. A skilled lawyer will:

- Investigate your car accident to gather all necessary evidence, including witness statements and police reports.
- Negotiate with insurance companies for a fair settlement that covers all your damages.
- File a lawsuit to pursue compensation in court if the insurance company doesn't settle.

Our Maine attorneys will go above and beyond to protect your rights

If you've been injured in a car accident in Maine, you need more than just a lawyer. You need a legal team that will fight for you every step of the way. The attorneys at [Romanow Law Group](#) in Portland are committed to getting you the compensation you deserve. We'll ensure that the at-fault driver's insurance company doesn't take advantage of you.

We don't just settle for less. We fight for the maximum compensation, whether in negotiations or in court. We work on a contingency fee basis, which means you don't pay us unless we win your case. This allows you to pursue justice without worrying about upfront costs.

During your free consultation, we'll answer your questions and explain your legal options. Our goal is to provide clarity and set you on the path to the compensation you deserve, with no obligation or pressure. [Contact us online](#) or call our Portland law office today to set up your free, no-obligation legal consultation.