

# Pennsylvania Car Accident Laws: What to Know

## Don't wait to get legal help from a skilled Pittsburgh car accident lawyer

A car accident in Pennsylvania can happen in an instant and come with serious consequences. In 2023 alone, the Keystone State logged [110,382 reportable car accidents](#), resulting in 66,563 injuries and 1,209 fatalities, according to the Pennsylvania Department of Transportation (PennDOT).

While the total number of crashes dropped from [115,938 in 2022](#), there were 67,012 injuries and 1,179 fatalities. What this data tells us is that serious and catastrophic car accidents are still a serious problem in Pennsylvania.

Understanding Pennsylvania [car accident](#) laws is important for victims to know their legal rights and potential compensation. Read on to learn how these laws work and what steps to take if you're involved in a car accident in the Keystone State.

## What are the key car accident laws in Pennsylvania?

Several key laws govern car accidents in the state:

### Minimum liability insurance requirements

Pennsylvania law mandates that all motor vehicles [carry insurance](#) with at least \$15,000 per person and \$30,000 per accident in bodily injury liability coverage, and \$5,000 in property damage liability coverage.

This coverage pays for injuries and damages you cause to others in an accident. However, these minimums often fall short of covering total damages, so many drivers opt for higher coverage limits.

### Statute of limitations

Victims have [two years](#) from the date of the accident to file a personal injury lawsuit. Failing to file within this period typically bars any legal action.

### Comparative negligence

Pennsylvania follows a modified [comparative negligence rule](#), allowing victims to recover damages as long as they are not more than 50% at fault for the accident.

## How does Pennsylvania's no-fault insurance system work?

Pennsylvania is a [choice no-fault state](#), offering drivers the option to select between limited tort (no-fault) and full tort coverage. Here's how it works:

## Limited Tort (No-Fault) Coverage

Opting into the no-fault system results in lower insurance premiums. Under this option, drivers can recover only out-of-pocket medical expenses and lost wages. Compensation for pain and suffering is limited and only available if injuries meet specific conditions.

## Full Tort Coverage

Choosing full tort allows drivers to pursue compensation beyond medical expenses, including pain and suffering. This is done by filing a lawsuit against the at-fault driver. This option provides greater flexibility in seeking comprehensive damages but typically comes with higher insurance premiums and a greater burden of proof.

## What should I do immediately after a car accident in Pennsylvania?

Taking the right steps after a car accident in Pennsylvania can impact the outcome of your claim. Here's what to do:

- **Check for injuries:** Check on yourself and others for injuries and call for emergency medical care if necessary.
- **Call the police:** Notify the police right away and wait for an officer to arrive. The police can examine the crash scene and create a police report, which can serve as a key piece of evidence in your case.
- **Gather evidence:** Take photos of the crash scene, vehicle damage, and any visible injuries. Collect contact information from all parties involved, including witnesses.
- **Exchange information:** Share your insurance details, driver's license, and vehicle registration with the other driver.
- **Seek medical attention:** Even if injuries seem minor, get checked by a healthcare professional. Some injuries may not be immediately apparent and can worsen if ignored.
- **Report the car accident to your insurance provider:** Notify your insurance company about the car accident as soon as possible. Provide them with basic details such as the date, time, location, and parties involved in the crash.
- **Maintain records:** Keep records of all medical bills and receipts, vehicle repair estimates, pay stubs, and other documentation that can prove your damages.

## How does Pennsylvania's statute of limitations impact my case?

Pennsylvania law sets a two-year statute of limitations for most personal injury claims resulting from negligence, including car accidents. This means you have two years from the date of the crash to file a lawsuit. Missing this deadline can prevent you from pursuing legal action and recovering compensation for your injuries and damages.

There are limited exceptions where the statute of limitations may be extended, such as cases involving minors or certain government entities. However, these exceptions are rare, and you must act promptly to preserve your right to seek compensation. The longer you wait, the more difficult it will be to obtain fresh evidence and witness statements.

### **What are Pennsylvania's rules on reporting car accidents?**

Pennsylvania law requires drivers to [report certain types of car accidents](#) to the police and PennDOT:

- **Reportable car accidents:** Must be reported if any person is injured or killed, or if any vehicle is so severely damaged that it can't be driven safely. Reporting is required regardless of fault.
- **Non-Reportable Accidents:** These don't need to be reported if no one is injured, no vehicles need towing, the collision occurs on private property, or if it results from deliberate actions such as a passenger interfering with the driver.

Even if a car accident isn't legally required to be reported, it's advisable to do so. A police report provides an official record that can be valuable when pursuing a claim, especially if your injuries or damages become more severe.

Failing to report a reportable car accident can result in penalties, including fines and potential license suspension.

### **How does comparative negligence affect my car accident claim in Pennsylvania?**

Pennsylvania uses a modified comparative negligence system, which allows you to recover damages if you're not more than 50% at fault for a car accident. Here's how it works:

- **Fault determination:** Both parties' degrees of fault are assessed. If you are found 50% or less responsible, you can claim compensation for your damages.
- **Damage reduction:** Your compensation is reduced by your percentage of fault. For example, if you're 30% responsible for a crash and your total damages are \$100,000, you would receive \$70,000.
- **Barred Claims:** If you're more than 50% at fault, you can't recover any damages from the other party.

### **What are the penalties for traffic violations leading to accidents in Pennsylvania?**

Traffic violations can have a major impact on your car accident case in Pennsylvania. Common violations include:

- **Speeding**: Drivers can face fines, points on their licenses, and increased insurance premiums.
- **Distracted driving**: This involves similar penalties to speeding, plus the potential for higher liability in a car accident claim.
- **Driving under the influence**: Severe penalties including license suspension, hefty fines, and possible jail time.

Violations not only result in legal penalties but can also be used to establish fault in a car accident case. For example, if a driver is found to be speeding or violating other traffic laws, an investigation can reveal that the other driver was entirely at fault.

### **Should I consult a lawyer after a car accident in Pennsylvania?**

An experienced car accident lawyer fully understands Pennsylvania's car accident laws and can guide you through the process of filing a claim. A Pittsburgh attorney at [Romanow Law Group](#) can help ensure you receive fair compensation by accurately assessing damages and negotiating with insurance companies on your behalf.

Insurance companies often prioritize their profits over your recovery, offering lowball settlements that don't cover your real costs. Our legal team won't back down. We have the experience, reputation, and commitment to challenge the insurance companies and secure the best possible outcome for you.

[Contact us online](#) or call our Pittsburgh law office today to schedule a free consultation and let us start building your case so you can focus on healing.