How to Pursue a Claim After a Multi-Vehicle Accident

Our Pittsburgh attorneys know how to uncover the facts after a multi-car crash

It only takes one wrong move to set off a multi-vehicle accident on Pittsburgh-area roadways. Once the dust settles, there will likely be a lot to sort out. Securing compensation might feel overwhelming. But with the help of a skilled <u>Pittsburgh car accident lawyer</u>, you can cut through the confusion and get the compensation you deserve.

What is a multi-vehicle accident?

A multi-vehicle accident (also called a chain-reaction crash or pileup) involves three or more vehicles. These collisions can happen for various reasons, but they typically occur in high-traffic areas or under hazardous weather conditions. For example, rush-hour traffic on a rainy or snowy day can be a recipe for disaster. When one driver makes a mistake, it can set off a chain reaction and impact everyone around them.

Common causes of multi-vehicle accidents include:

- Distracted driving (texting, eating, adjusting the radio)
- Following too closely
- Speeding or aggressive driving
- Weather conditions (rain, snow, fog)
- Poor road conditions (potholes, debris)

Who is liable in a multi-vehicle accident?

Establishing liability in a multi-vehicle crash isn't an easy task. Because there are multiple drivers involved, assigning fault can get tricky. Often, one person's mistake causes a domino effect, but in some cases, more than one driver may share the blame, especially if they were speeding or driving distracted.

So, who's responsible? In Pennsylvania, fault is determined by a modified comparative negligence system. Under this system, responsibility is divided among the parties involved based on their level of contribution to the crash. However, if a driver is found to be more than 50% at fault, they're barred from recovering any damages.

For example, if one driver was speeding and another was following too closely, both could share a percentage of fault. If you're found to be 30% at fault, you can still recover compensation, but it will be reduced by that 30%. If you're over 50% at fault, you won't be eligible for compensation.

It's important to gather as much evidence as possible to help determine fault accurately. This could include police reports, witness statements, and photos of the crash scene. Without solid

documentation, it can be challenging to establish who's truly responsible, especially in Pennsylvania's shared-fault system.

What steps should I take immediately after a multi-vehicle accident?

Your safety comes first, but once you're sure everyone's okay, you'll want to focus on documenting the crash. This will make your claim stronger and help with any future disputes.

Here are the steps to follow immediately after a multi-vehicle accident:

- Ensure your safety: Move to a safe location if you can and check on the well-being of others involved.
- **Call 911**: Reporting the collision to authorities is a must, especially in multi-vehicle crashes with major injuries and damages.
- **Document the scene**: Take pictures or videos of the car accident scene, damage to vehicles, road conditions, and any other factors that may have contributed to the crash.
- **Exchange information**: Get the names, contact information, and insurance details of all drivers involved. Also, collect contact information from any witnesses.
- **Seek medical attention**: Even if you feel fine, some injuries may not show symptoms immediately. It's important to get checked out to avoid any potential health risks later.

How to file an insurance claim after a multi-vehicle accident

Filing an insurance claim is your next move. But when you're dealing with a multi-vehicle accident, things can get more complicated than a simple fender-bender.

Start by contacting your own insurance company to report the accident. They will open a claim and guide you through the process. However, since multiple drivers are involved, you may end up dealing with several insurance companies.

Each one will be conducting their own investigation, which can lead to different outcomes depending on how they assess liability. It's important not to provide other drivers' insurance providers with a recorded statement without an attorney present. Your words can be used against you and potentially hurt your chances of getting full compensation.

When filing your claim, be sure to include:

- A copy of the police report
- Medical records and bills
- Estimates for vehicle repairs or a total loss report if your car is beyond repair
- Any other out-of-pocket expenses related to your crash

When should I hire a lawyer for a multi-vehicle accident claim?

You might be wondering if hiring a lawyer is necessary for your multi-vehicle accident claim. Sometimes, the insurance companies will tell you that hiring an attorney is unnecessary. While some cases can be handled without legal help, it's often best to have an attorney on your side, especially after a complicated multi-vehicle crash.

An attorney can help you by:

- Investigating the multi-vehicle car accident to gather evidence
- Negotiating with insurance companies to ensure you receive a fair settlement
- Representing you in court if your case goes to trial

What compensation can I pursue after a multi-vehicle accident?

In the wake of a multi-vehicle accident, you're likely dealing with hefty medical bills, car repairs, and missed time at work. Fortunately, there are several types of compensation you can pursue through your insurance claim or lawsuit. That includes:

- **Medical expenses**: You can recover the cost of any crash-related medical treatment, including hospital stays, surgeries, physical therapy, and ongoing care.
- **Lost wages**: If your injuries prevent you from working, you may be entitled to compensation for lost wages, including any potential loss of future earning capacity.
- Pain and suffering: This compensation covers the emotional and physical toll the crash
 has taken on your life. It's subjective but can make a significant difference in your total
 payout.
- **Property damage**: If your car or other personal property was damaged in the crash, you can seek compensation for repairs or the replacement value.

Our Pittsburgh car accident lawyers are ready to stand by your side

After a multi-vehicle car accident in Pennsylvania, you could be facing medical bills, lost wages, and the pain from your injuries can add up fast. Insurance companies don't always have your best interests at heart, but the Pittsburgh car accident attorneys at Romanow Law Group do.

Our team is dedicated to fighting for the financial compensation you deserve, so you don't have to handle the burden alone. We've helped countless clients secure positive outcomes, including a \$1.5 million recovery for one crash victim.

Our attorneys handle everything from start to finish, giving you the freedom to focus on your recovery. Plus, with our contingency fee structure, you pay nothing unless we win your case. Taking action is simple. Contact us to schedule a free consultation today. We'll review your case, answer your questions, and help you explore your legal options.