Multiple Insurance Policies in Semi Truck Accident Cases A single semi truck crash can involve several insurance policies. The carrier may have primary liability coverage and excess policies on top. The trailer owner, the shipper and other parties may have their own coverage. Your own auto policy may also come into play. Texas Truck Accident Lawyer works to identify every policy that could apply. Federal minimums start at $750,000 for most interstate freight carriers and are higher for certain hazardous loads. Many carriers carry much more. Understanding all available coverage helps the firm set a **tractor-trailer accident lawyer** realistic value for your claim and pursue every source that can help pay for your losses. Insurers on different layers don't always cooperate with each other. The primary insurer may try to settle within its limits without regard to the excess carrier, or the excess carrier may refuse to get involved until the primary limits are paid. Coordinating these insurers takes experience. The firm makes sure each insurer receives the information it needs and understands the full value of the claim, so the different layers can't use each other as an excuse to delay or underpay what you're owed for your injuries.

Texas Truck Accident Lawyer | 2100 W Loop S Ste 818, Houston, TX 77027 | (832) 250-4888

Texas Truck Accident Lawyer has handled more than 10,000 cases, and the firm reports over $750 million recovered for injured Texans across more than 30 years of practice. Past results don't guarantee a similar outcome, but that track record gives the team real insight into how trucking insurers value claims, where they push back and how to answer them with evidence. That experience includes cases against national carriers, regional fleets and small local operators alike. Trucking companies usually have lawyers on retainer who start working on a crash within hours. They know the federal regulations, the insurance rules and the court procedures inside out. Injured people deserve the same level of knowledge on their side, and that's what a firm focused on truck crashes is built to provide from the very first phone call. If a semi truck has hurt you or someone you love, call Texas Truck Accident Lawyer at (832) 250-4888 for a free consultation. The firm is available 24/7, and its principal office is at 2100 W Loop S, Suite 818, Houston, TX 77027. There's no fee unless the firm recovers money for you. Calling early gives the team the best chance to lock down truck data, logs and video before they're lost.

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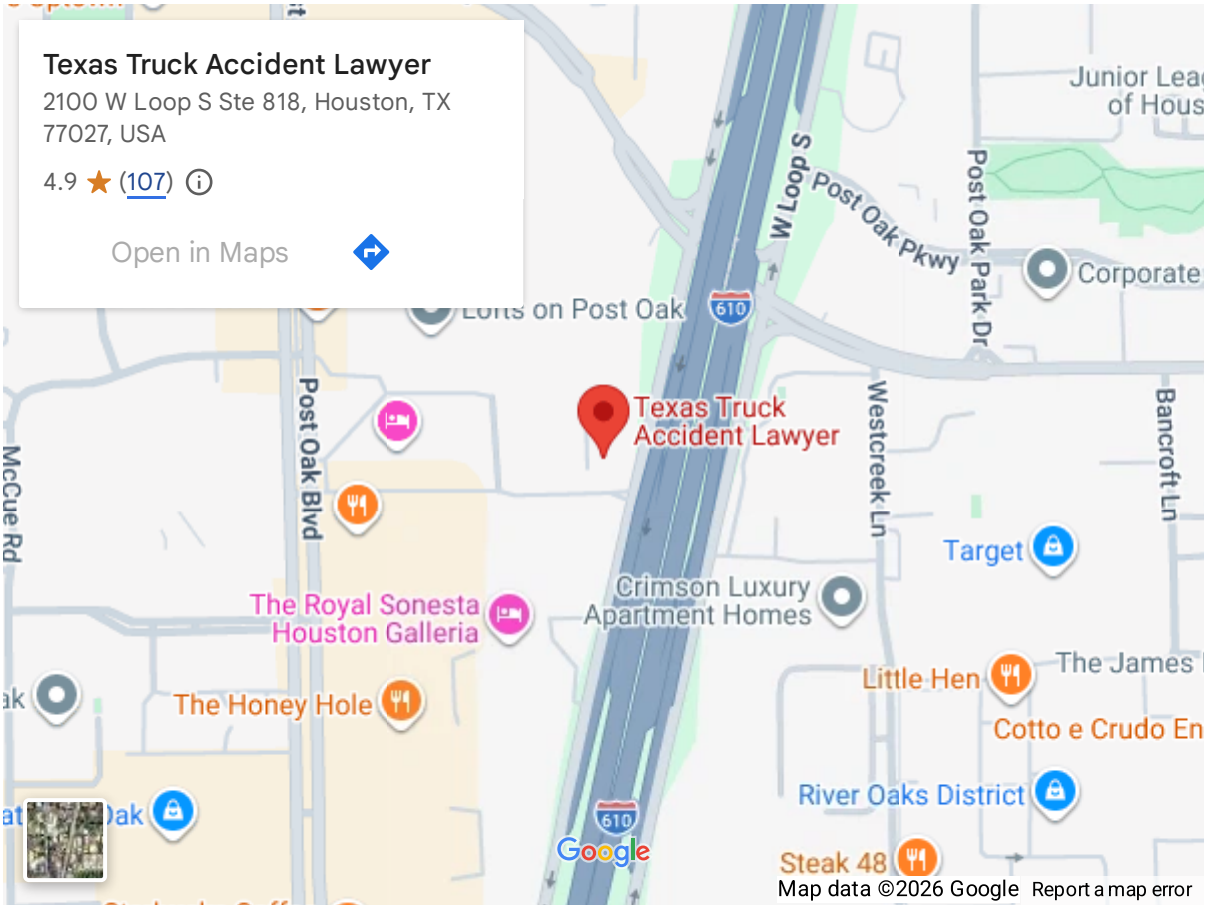

FAQ About

Semi Truck Accident Lawyer Can you sue if a semi truck hits you? Yes. If the driver or trucking company was careless, you can bring a claim against the driver and usually the motor carrier, and sometimes the trailer owner, shipper or maintenance company. Texas Truck Accident Lawyer reviews who's responsible for your crash and which policies apply, with no upfront fee. Call (832) 250-4888 to talk it through. How do you sue a trucking company after an accident? The process starts with a preservation demand so the carrier keeps its truck data, driver logs and camera footage. The firm then investigates, builds the claim and presents it to the insurers once your treatment picture is clear. If no fair offer comes, a lawsuit is filed and the case moves through discovery, mediation and, if needed, trial. How much are most semi truck accident settlements? There's no reliable average because every case turns on its own injuries, medical costs, lost income, fault evidence and available insurance. A soft tissue injury and a spinal cord injury lead to very different outcomes. Texas Truck Accident Lawyer gives honest, free assessments based on the facts of your crash rather than quoting online averages. Is it worth hiring a lawyer if a commercial vehicle hit me but there wasn't much damage? Often it is. Low vehicle damage doesn't always mean low injury, and neck, back and brain injuries can take days to show up. Trucking insurers also move fast to close small claims cheaply. A free consultation with Texas Truck Accident Lawyer will tell you honestly whether representation makes sense for your situation. How long do I have to file a semi truck accident lawsuit in Texas? Texas generally allows two years from the date of the crash for personal injury lawsuits and two years from the date of death for wrongful death claims. Claims involving government entities can require notice much sooner. The firm identifies every deadline in your case at the first meeting. What if the semi truck driver says the crash was my fault? Texas uses proportionate responsibility, so you can still recover if you were 50 percent or less at fault, with your award reduced by your share. Insurers often try to push blame onto the other driver. Truck data, witness interviews within 48 hours and crash reconstruction help keep fault assigned on the evidence. Who pays when an Amazon or FedEx truck causes a crash? It depends on who employed the driver and who owned the vehicle. Many Amazon deliveries are run by delivery service partners, and some FedEx routes are run by independent contractors, each with its own insurance. Texas Truck Accident Lawyer works through those arrangements to identify every source of coverage. What damages can I recover after a semi truck crash in Texas? You can seek medical expenses, future care, lost wages, lost earning capacity and property damage, along with pain, mental anguish, physical impairment and disfigurement. Where a company acted with gross negligence, exemplary

damages may also be available. The firm's nurse practitioner helps make sure every injury is documented. Do I need a lawyer who focuses on truck accidents? Semi truck cases involve federal safety rules, driver qualification files, electronic logging data and several layers of insurance that ordinary car wreck claims don't. A firm that focuses on trucking knows which records to demand and how to use them. Texas Truck Accident Lawyer handles truck and commercial vehicle crashes across Texas from Houston and Dallas. How much does a semi truck accident lawyer cost? Texas Truck Accident Lawyer works on contingency, so there's no upfront payment and no attorney's fee unless the firm recovers money for you. The firm also covers investigation and expert costs while the case moves forward. The fee is explained clearly before you sign.