

Mark D. Knight Attorney at Law

Call Us Today 1 (800) 246-5162

Automobile / Truck Accidents

"A traffic collision is when a road vehicle collides with another vehicle, pedestrian, animal, or geographical or architectural obstacle. Traffic collisions can result in injury, property damage, and death." - Wikipedia



Why should you call Knight Law Office?

Mark Knight, Attorney at Law, has over 30 years of experience in representing persons injured as a result of automobile, truck, or motorcycle accidents. Knight Law Offices will put that experience to work for you, and discuss the facts of your case, and review the options available to you, work with insurance companies and any other parties involved, to make sure that all of your needs are met promptly, efficiently, and appropriately. If you or a loved one has been injured in an auto, truck or motor cycle accident, please call Knight Law Office at **606-679-7411 or 800-246-5162** outside of Pulaski County, to set up a free consultation to discuss your legal matters.

What is "Underinsured" Coverage?

Underinsured coverage or UIM, is different than Uninsured (UM) coverage. This type of coverage is insurance offered by your own insurance company for instances when the person at fault in the accident, the tortfeasor, does not have enough insurance coverage to pay you for all of your damages that you are entitled to. The Kentucky minimum requirement for liability insurance coverage is only \$25,000.00. If you are seriously injured, this minimum amount is usually not sufficient to fully compensate you. Your agent must offer you the opportunity to purchase UIM coverage. You should check with your agent about UIM coverage on your policy.

What is "Uninsured" Coverage?

Uninsured coverage, or UM, is something you as the owner/insured of a motor vehicle or truck purchase from your insurance company. If you are involved in an accident and the person at fault, or the "tortfeasor", does not have insurance coverage, then your insurance company pays you for your bodily injury. It does not apply to property damage. It does not apply if you were at fault in the accident. In Kentucky, unlike some other neighboring states, your insurance company must include UM in your liability policy. If you do not want UM coverage, you have to sign in writing a rejection form with your insurance company. If you change your mind and want UM coverage in the future, you must request it in writing from your insurance company. You should check with your agent if you are unsure of your coverages.

What kinds of damages can be recovered?

The following damages can be recovered following a vehicular accident:

1. Medical expenses, past and future.
2. Loss of wages, past and future.

3. Pain and suffering, past and future.
4. Property damages.

When does fault come into question?

Payment of additional damages to an injured party for injuries sustained in the accident is still based upon who was at fault. One of the most important reasons to contact this office immediately following an accident is to investigate the cause of the accident. That investigation would include, a site visit, interviews of witnesses, drivers, the investigating officer, any other individuals including EMS personnel, that would have information regarding the accident. A vehicle inspection is also important as soon as possible following the accident. If you delay in contacting an attorney to investigate the cause of the accident, evidence can be lost, which makes it difficult to prove who was at fault in the accident.

What are "No Fault" benefits?

The no fault insurance act took effect in 1975 in the Commonwealth of Kentucky. The no fault law only applies to bodily injuries, and does not affect property damage. Generally, each person that suffers economic loss from a bodily injury arising out of the maintenance or use of a motor vehicle is entitled to certain benefits, that include medical expense and loss of wages. You can reserve your no fault benefits for payment of loss of wages if you contact our office promptly to act on your behalf. The minimum limits for no fault benefits in Kentucky are \$10,000.00. You may have added benefits that are in excess of the \$10,000.00, that will pay additional medical expenses and loss of wages. You can purchase more of these added benefits from your insurance agent.

How soon should I contact an attorney?

You should contact my office as soon as possible following a vehicular accident to receive advice concerning preserving all of your rights, and collection of any benefits that are available to you immediately.



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