

Hardison & Cochran P.L.L.C

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5 Questions Answered About North Carolina Car Accidents

1. I gave a recorded statement to the insurance company of the woman who hit my car. Now I'm thinking about getting legal representation. Is there a problem?

You may still seek and obtain legal representation after giving a recorded statement. With that being said, any statement you make can be used later against you.

2. I was injured in a crash where a truck driver was at fault. Can I receive money for time I missed at work?

You can recover lost wages when you have missed time from work due to injuries from the accident. In order to recover the lost wages, you need to have doctor's verification of the time missed along with verification from your employer for the time you missed along with what amount of money you earned.

3. Can a passenger in the car recover for injuries caused by the driver?

If the driver was negligent in the accident, then usually a passenger can recover from the driver for injuries the passenger sustained. However, if the passenger contributed to the accident in any way, he could be barred from recovery. For instances if the driver was drunk and the passenger knew or should have known, the passenger would be considered contributory negligent and would be barred from recovering from the driver or the driver's insurance.

4. What if I cannot afford to pay my medical bills?

If you suffer injuries from a car accident, you will likely have medical bills from physicians, hospitals, physical therapists, and other health care providers. Under North Carolina's law, you are primarily responsible for paying your bills, regardless of the cause of your injuries. The at-fault person's liability insurance carrier is responsible for paying you reasonable compensation for damages incurred, which includes medical bills, but the insurance carrier is not responsible for paying your doctors, hospitals, and other providers. Sometimes the amount the insurance company is willing to pay is far less than the actual amount you owe.

5. Am I liable for damages to my employer's car because of a rear-end accident that occurred while I was using the car on my employer's business?

If you were rear-ended and the accident was not your fault you should not be liable for damages. However, if you are at-fault and rear-ended the vehicle you and your company can be liable for the other person's damages.