

# VARDANYAN LAW GROUP

-Defending Rights, Serving Justice!

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#### Motor Vehicle vs. Motor Vehicle Car Accident

A motor vehicle vs. motor vehicle personal injury case arises when an individual is injured due to a car accident caused by another driver's negligence. Victims may seek compensation for medical expenses, lost wages, property damage, pain and suffering, and other losses. These cases can involve insurance claims, settlements, or lawsuits if fair compensation is not offered. Settlement amounts vary based on injury severity, liability, and insurance policy limits, ranging from a few thousand dollars to millions. Personal injury attorneys often work on a contingency fee basis, meaning there are no upfront fees. Attorneys take 25%–40% of the final settlement or verdict.

#### **Processing Timeline**

- Insurance Claim Filing: Immediately or within days after the accident
- Investigation & Evidence Collection: Weeks to months
- Settlement Negotiations: 6–9 months (varies by case complexity and insurance cooperation)
- Personal Injury Lawsuit (if necessary): 1–3 years (depending on court backlog and litigation process)

#### **Minimum Required Documents**

- Police report from the accident scene
- Medical records and bills related to accident injuries
- Insurance policy details (both parties' coverage)
- Photos/videos of the accident scene, vehicle damage, and injuries
- Witness statements (if available)
- Proof of lost wages (pay stubs, employer letters, etc.)
- Repair or replacement estimates for damaged vehicle
- Correspondence with insurance companies

Additional documents may be required depending on the severity of injuries and the claim process.

# Frequently Asked Questions (FAQs) – Motor Vehicle Personal Injury Cases

### 1. What should I do immediately after a car accident?

- Call 911 and seek medical attention (even if injuries seem minor).
- Exchange information with the other driver(s) (license, insurance, vehicle details).
- Take photos/videos of the accident scene, vehicle damage, and visible injuries.
- Get witness contact information (if available).
- Notify your insurance company but avoid admitting fault.
- Consult a personal injury attorney before speaking with the other driver's insurer.

## 2. How long do I have to file a personal injury lawsuit after a car accident?

Each state has a **statute of limitations**, but generally, you must file a lawsuit within:

- 2–3 years for personal injury claims.
- 1–3 years for property damage claims.
- Some states allow extensions for minors or cases involving uninsured motorists.

#### 3. How is fault determined in a car accident case?

Fault is determined by police reports, witness statements, traffic laws, accident reconstruction, and insurance investigations. Some states follow:

#### 4. How much compensation can I receive for a car accident injury?

Compensation varies, but may include:

- Medical bills (past and future treatments, therapy, surgery, medication)
- Lost wages and reduced earning capacity
- Pain and suffering (physical and emotional distress)
- Property damage (vehicle repairs/replacement)
- Punitive damages (if the at-fault driver acted recklessly, e.g., DUI cases)

#### 5. What if the other driver was uninsured or underinsured?

If the at-fault driver lacks insurance, you may still recover damages through:

Your uninsured/underinsured motorist (UM/UIM) coverage

If you or a loved one suffered injuries in a motor vehicle accident, **contact our firm today** for a **free consultation**. Call 201-678-1806 or email <u>info@vardanyanlawgroup.com</u>

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