Dealing With Trucking Insurance Adjusters After a Houston 18 Wheeler Crash Within days of an 18 wheeler crash, you may get a call from a friendly adjuster representing the trucking company. They may ask for a recorded statement, offer to pay your car repairs quickly or suggest a small settlement to "close things out." It's their job to save the company money. You don't have to talk to the trucking company's insurer, and you shouldn't sign anything before speaking with a lawyer. A recorded statement can be picked apart later, and an early settlement usually means signing away your right to more compensation once the true cost of your injuries becomes clear. When you hire Texas Truck Accident Lawyer, the firm handles every conversation with the insurers. You won't have to explain your injuries over and over or argue about fault. The team presents your claim with evidence behind it, and it's prepared to file suit if the **commercial truck accident lawyer** offer isn't fair. Adjusters may also ask you to sign a medical authorization that lets them pull your entire health history. That can include records from years before the crash that have nothing to do with your injuries. Insurers sometimes use those records to argue that your pain comes from an old condition. You don't have to sign a blanket authorization. The firm limits what's shared to records that are actually relevant, and it's ready to explain how the crash made a pre-existing condition worse, which Texas law recognizes as part of your claim.

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The firm builds every 18 wheeler case as if it's heading to trial. That preparation is what pushes insurers toward fair settlements, because they can see the evidence is ready for a Harris County jury. You'll always have the final say on whether to settle or keep going, and the firm will give you honest advice about every offer, including what it would expect at trial. Truck crash victims often face a long road back. There may be surgeries, months of therapy and changes at home and at work. Through all of that, the trucking company's insurer is looking for ways to pay less. Having a Houston lawyer who knows how these companies operate keeps the focus on what you've lost and what you'll need going forward. Get help from a Houston 18 wheeler accident lawyer who knows how trucking companies operate. Call Texas Truck Accident Lawyer at (832) 250-4888 any time, day or night. The office is on West Loop South near the Galleria, and the team can also come to you if you're still in the hospital or recovering at home.

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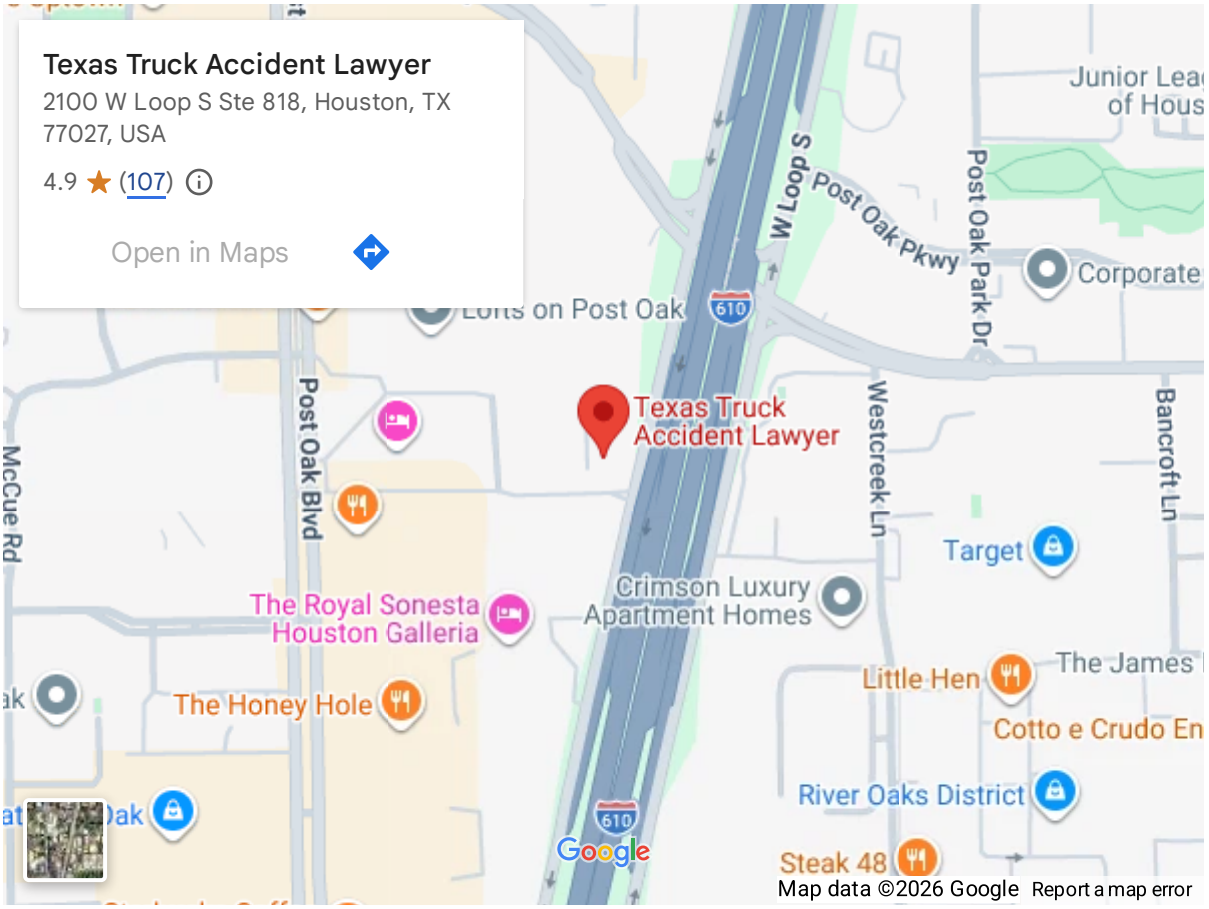

FAQ About 18 Wheeler Accident Lawyer Houston How long do I have to file an 18 wheeler accident claim in Texas? In most cases you have two years from the crash to file a lawsuit in Texas, and wrongful death claims usually have two years from the date of death. Claims involving a government vehicle or agency can require written notice much sooner. Texas Truck Accident Lawyer checks every deadline that applies to your Houston crash during a free consultation at (832) 250-4888. Who can be held responsible for an 18 wheeler crash in Houston? Responsibility can extend beyond the driver to the motor carrier, the trailer owner, the shipper or loader, the maintenance provider and sometimes a parts manufacturer or freight broker. Container trucks around the Port of Houston often involve several of these parties at once. The firm investigates each one so every source of insurance coverage is found. What should I do right after an 18 wheeler accident? Call 911, get medical care and, if you can, photograph the truck, its USDOT number, the trailer and the scene. Get witness names and numbers, and don't give a recorded statement to the trucking company's insurer. Then call a Houston truck accident lawyer so evidence such as ELD logs and dash camera footage can be preserved quickly. How much does an 18 wheeler accident lawyer cost in Houston? Texas Truck Accident Lawyer works on a contingency fee, so there's nothing to pay upfront and no attorney's fee unless money is recovered for you. The fee percentage is explained clearly before you sign anything. The firm also covers the cost of experts and investigators while the case moves forward. What evidence matters most in an 18 wheeler case? Key evidence includes the truck's engine control module data, electronic logging device records, dash and cab camera footage, the driver qualification file and maintenance records. Some of this can be overwritten within days, which is why the firm sends preservation demands to the carrier immediately and aims to interview witnesses within 48 hours. Can I still recover if I was partly at fault for the truck crash? Yes, as long as you were not more than 50 percent responsible. Texas uses proportionate responsibility, so your recovery is reduced by your share of fault. Trucking insurers often try to shift blame onto the other driver, and the firm uses truck data, witness accounts and crash reconstruction to keep fault assigned fairly. How much insurance do trucking companies have to carry? Federal rules require most interstate carriers hauling general freight to carry at least $750,000 in liability coverage, with higher minimums for oil and certain hazardous materials. Many carriers also have excess or umbrella policies. The firm identifies every policy that applies, including coverage held by trailer owners and shippers. Why are 18 wheeler crashes so common in Houston? Houston combines the Port of Houston, the Ship Channel petrochemical plants, major freight corridors like I-10, I-45 and I-69 and huge

distribution centers along Beltway 8 and the Grand Parkway. That volume of heavy truck traffic mixed with commuter traffic and frequent construction leads to crashes every day across Harris County. Do I have to talk to the trucking company's insurance adjuster? No. You aren't required to give a recorded statement to the other side's insurer, and doing so can hurt your claim later. Once you hire Texas Truck Accident Lawyer, all calls with the insurers go through the legal team so you can focus on recovering. Will my 18 wheeler accident case go to trial? Most truck cases settle, but the firm prepares every case as if it will go to trial because that preparation tends to produce better offers. Harris County truck cases may also be tried in phases under Texas rules adopted in 2021. You always make the final decision on whether to accept a settlement. Can I get help if I don't speak English well? Yes. Texas Truck Accident Lawyer serves Spanish-speaking clients across Houston and offers Spanish-language information so families understand each step. Consultations are free and confidential and can take place at the West Loop South office, by phone or by video.