

CLANCY & DIAZ, LLP
PERSONAL INJURY ATTORNEYS

Commercial Truck Accidents Are a Problem on California Roads

Over the summer, a septic truck's brakes failed and caused a fatal, multiple-vehicle crash on a highway in California's Bay Area.

This serious accident also served as a tragic reminder of the dangers posed by commercial trucks and why it's important for truckers and trucking companies to properly maintain their fleet of vehicles.

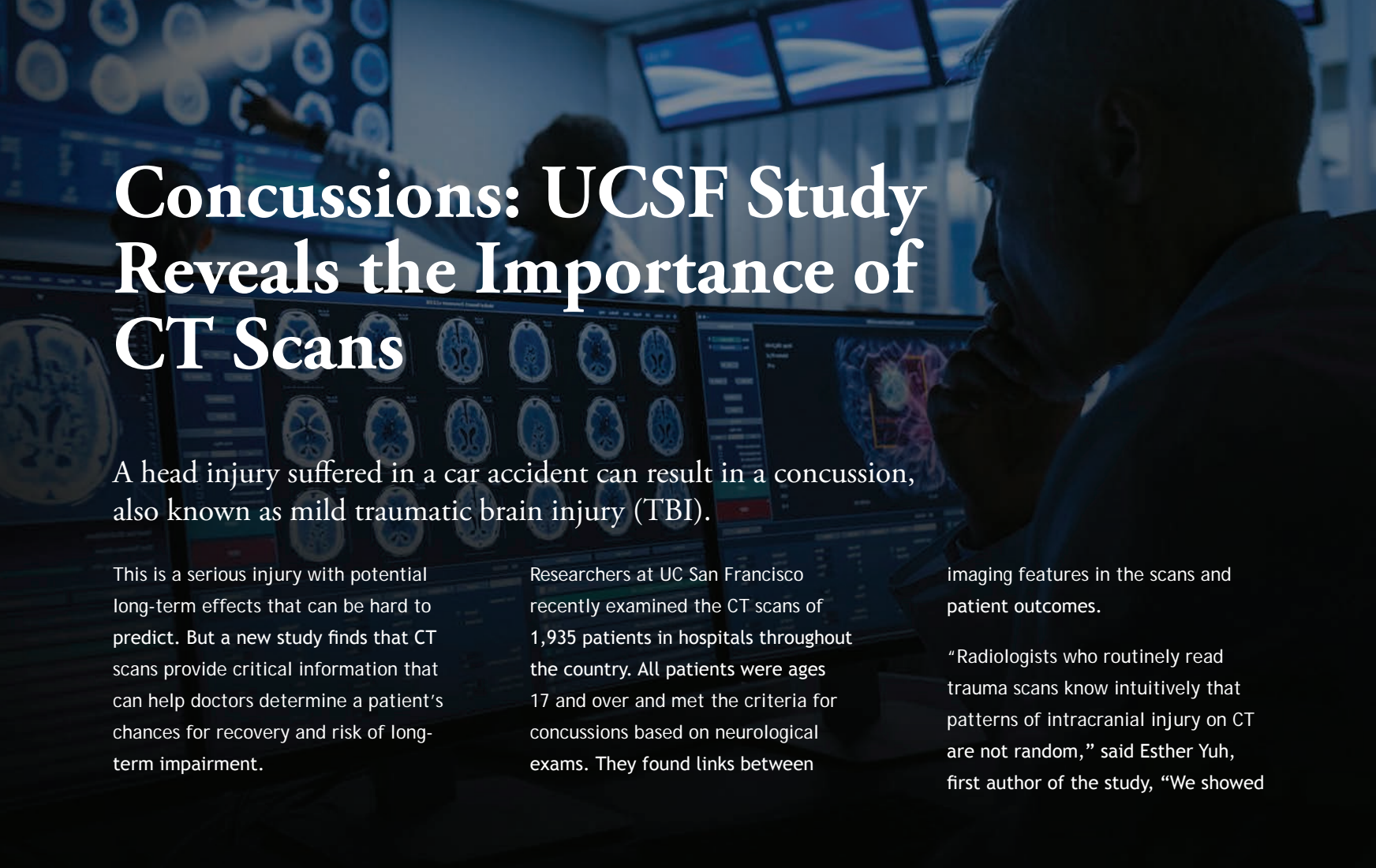
Why Do Commercial Truck Accidents Happen?

Accidents caused by large commercial trucks remain a serious problem on our roads. Each year, more than 4,000 people die in accidents involving large commercial trucks, according to statistics compiled by Insurance Institute for Highway Safety (IIHS). Since 2009, the number of large truck occupants killed in accidents involving other vehicles has increased by 51%. However, occupants of smaller passenger vehicles still remain the most vulnerable on the road - 67% of fatalities involving large trucks involve the driver or occupants of smaller cars.

Accidents involving commercial trucks happen for many reasons, including:

- Mechanical problems due to poor truck maintenance, like the truck accident described above, where the truck's brakes failed and caused a fatal collision.
- Truck drivers driving too fast and speeding in congested areas.
- Distracted truck drivers not paying attention to the road, whether it's texting while driving or looking up directions.
- Fatigued truck drivers falling asleep at the wheel, especially if they don't take mandatory breaks as required under federal Hours of Service Regulations
- Trucks are improperly loaded, especially tractor-trailers, which can overturn or roll over due to the contents of the truck shifting in transit.

If you were severely injured or a loved one died in a crash caused by an 18-wheeler, semi, tractor-trailer, or another type of large commercial vehicle, a truck accident lawyer can help you level the playing field against the trucking company and fight for the compensation you deserve. To learn more about your legal rights and options, contact us at our law firm in Walnut Creek, CA.



Concussions: UCSF Study Reveals the Importance of CT Scans

A head injury suffered in a car accident can result in a concussion, also known as mild traumatic brain injury (TBI).

This is a serious injury with potential long-term effects that can be hard to predict. But a new study finds that CT scans provide critical information that can help doctors determine a patient's chances for recovery and risk of long-term impairment.

Researchers at UC San Francisco recently examined the CT scans of 1,935 patients in hospitals throughout the country. All patients were ages 17 and over and met the criteria for concussions based on neurological exams. They found links between

imaging features in the scans and patient outcomes.

"Radiologists who routinely read trauma scans know intuitively that patterns of intracranial injury on CT are not random," said Esther Yuh, first author of the study, "We showed

there are patterns of injury, that some of these are associated with worse outcome than others, and that they provide a window into mechanisms of injury that is reproducible across large studies."

Similar links have been found in cases involving moderate and severe TBI, but researchers believe this study is the first to identify the link in patients with concussions.

Car Accidents & Concussions

With regard to automobile crashes, a concussion can occur when a driver or passenger's head hits the steering wheel, window, or another part of the vehicle. The brain is injured when

it strikes the inside of the skull. A concussion can also happen when a person's head is shaken back and forth with great force during impact.

When a concussion is the result of an accident caused by someone else's negligence, the victim deserves financial compensation. Medical expenses for treating any brain injury can add up quickly.

At Clancy & Diaz, our attorneys are dedicated to going the distance for brain injury victims. We know the impact a concussion can have on people and their families, which is why we build strong cases and fight back against insurance companies to get the results our clients need and deserve.

If you've been hurt in a car accident in Walnut Creek, Antioch, or anywhere in the Bay Area, learn more about how we can help by scheduling a free consultation.



Dealing With a Crash Caused By an Uninsured Motorist

Even though it's against the law in California to drive without insurance, far too many people get behind the wheel of a car without coverage.

So what are you supposed to do if you get hit and injured by someone who doesn't have any auto insurance? Unfortunately, this is an all too familiar scenario for a lot of people—and knowing what to do isn't always easy.

Understanding your options

California drivers are required to carry liability insurance that will cover up to \$15,000 for bodily injury or death; \$30,000 for total bodily injury or death per crash; and \$5,000 for property damage. The State of California does not, however, require drivers to carry uninsured/underinsured motorist (UI/UIM) coverage on their auto insurance policies, but this coverage is highly recommended.

In the event that you're involved in a crash with a driver who does not have insurance (or not enough insurance to pay for all your expenses), your UI/UIM coverage can step in to pay for your medical bills and other damages, up to policy limits.

It's also worth noting that if you're involved in a hit-and-run accident with someone who flees the scene of the crash, your uninsured motorist coverage can kick in since a "phantom vehicle" is considered uninsured by default.

Another form of coverage some California residents choose to buy is called MedPay, which follows the policy holder everywhere, whether you're riding a bike, walking down the street, or driving with passengers. With MedPay, medical costs for you and any of your passengers are covered in an accident, regardless of who's at fault. The downside of MedPay is that policy limits are often low and may not cover the full cost of your medical bills.

If you're hit by an uninsured driver and you don't have MedPay or UIM coverage, you can still turn to your private health insurance. That said, you would be responsible for your deductibles and co-pays.

Continued on next page...

CLANCY & DIAZ, LLP

PERSONAL INJURY ATTORNEYS

3000 Citrus Circle, Suite 215
Walnut Creek, CA 94598

2006 A Street, Suite 223
Antioch, CA 94509

(925) 835-7500


(925) 667-3659



Commercial Truck Accidents Are a Problem on California Roads

SEE PAGE 1

This publication is intended to educate the general public about personal injury and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.



Finally, you can file a civil lawsuit against the at-fault driver for your damages. Keep in mind, though, that even if you win your case, it doesn't guarantee that the defendant has the financial resources or assets to satisfy the ruling.

See what a lawyer can do for you

Getting hit by someone who doesn't have insurance can be overwhelming, but it doesn't mean you're out of options. One of the best ways to ensure you maximize the value of your claim and don't get shortchanged by the insurance company is to hire an attorney.

If you were injured in a crash with an uninsured driver anywhere in the East Bay, contact our law firm to see how we can help you. Our offices are located in Walnut Creek and Antioch.