

# Why Low-Speed Collisions Still Cause Real Injuries

The Insurance Company's Favorite  
Argument Is Often Misleading



## The Car Looks Fine. So Why Does Everything Hurt?

A fender bender in a parking lot. A rear-end stop at a red light. A slow-speed bump in traffic. The damage looks minor, and you drive home assuming the crash was little more than an inconvenience. Then you wake up the next morning and can't turn your neck.

This is one of the most common patterns in low-speed collision injuries. The human body absorbs force differently than a vehicle does. Modern cars are designed to withstand low-speed impacts with minimal visible damage. The people inside them are not.

## Why Symptoms Are Delayed

When a collision occurs, adrenaline floods the body almost immediately. That surge can temporarily suppress pain signals, which is why many people feel fine at the scene and for hours afterward. By the time the adrenaline fades, inflammation has often begun building in muscles, ligaments, nerves, and other soft tissues.

Injuries commonly linked to low-speed collisions include:

- **Whiplash:** Even low-speed impacts can force the head and neck to move suddenly, causing pain, stiffness, headaches, dizziness, and limited range of motion.
- **Cervical Disc Injuries:** Bulging or herniated discs in the neck can compress nerves and cause radiating pain, numbness, or weakness.
- **Concussions and Mild Traumatic Brain Injuries:** The brain can move within the skull even without a direct blow to the head, causing headaches, cognitive issues, and light sensitivity.
- **Thoracic and Lumbar Strains:** The mid and lower back often absorb significant force during rear-end crashes.
- **Shoulder and Wrist Injuries:** Bracing for impact can transfer force into the shoulders, arms, and wrists.

Without proper treatment, injuries that initially seem minor can become chronic problems that affect daily life for months or years.

## The Argument Insurance Companies Use

After a low-speed collision, insurance adjusters often rely on what is commonly called the "no damage, no injury" argument. The premise is simple: if the vehicle suffered little damage, the occupants could not have been seriously injured.

The problem is that vehicle damage and human injury are not always closely related. Research has shown that low-speed impacts can still generate significant forces on the body, particularly the neck and spine, even when the vehicle itself appears relatively undamaged.

Insurance companies know that delayed symptoms can make claims harder to prove. That is why documentation becomes so important.

## What to Do After a Low-Speed Collision

The steps you take after a crash can affect both your recovery and your legal claim.

- **Get Medical Attention Immediately:** Early medical treatment helps identify injuries and creates a record connecting them to the crash.
- **Document Everything at the Scene:** Take photographs of the vehicles, roadway conditions, and anything else that may be relevant.
- **Decline Recorded Statements:** Symptoms often develop over time. Statements made before you understand the extent of your injuries may later be used against you.
- **Track Your Symptoms:** Keep notes about pain levels, physical limitations, sleep disruptions, and activities you can no longer perform comfortably.

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# When a Bar or Restaurant Can Be Held Liable After a Drunk Driver Causes a Crash

What Northern California accident victims don't always know to ask

## The Other Party You Might Not Think to Pursue

After a DUI crash, the legal focus almost always lands on the drunk driver. They caused the crash. Their insurance is on the hook. Their license is in jeopardy. But in some cases, there is another party who contributed to what happened before the driver ever got behind the wheel.

Bars, restaurants, and social hosts can sometimes be held legally responsible for injuries caused by someone they served too much alcohol. California makes it harder to pursue these claims than most other states, but exceptions do exist, and when a case qualifies, the additional liability can increase the compensation available to an injury victim.

## How California's Dram Shop Law Works

California Business and Professions Code Section 25602 generally limits civil liability for businesses and individuals who serve alcohol to adults. California law generally places primary responsibility on the person who chose to drink and drive, not the establishment that served them.

That protection, however, is not absolute. California law recognizes limited exceptions, particularly when alcohol is furnished to minors.

- **A Business Serving a Minor:** Under California Business and Professions Code Section 25602.1, a licensed business can be held civilly liable if it sells or furnishes alcohol to a person under 21 years old whom it knew, or should have known, was underage, and the minor's resulting intoxication causes injury or death to another.
- **A Social Host Furnishing Alcohol to a Minor:** California Civil Code Section 1714(d) allows claims against a parent, guardian, or other adult who knowingly furnishes alcohol at their residence to a person they know, or should know, is under 21 years old. In certain circumstances, that furnishing of alcohol may be considered a legal cause of resulting injuries or death.

Understanding which exception may apply to your situation requires a careful review of what happened before the crash, which is exactly why these cases demand thorough investigation from the start.

## Why These Cases Are Hard to Build Without the Right Help

The evidence in a dram shop case isn't in the police report. It's in bar tabs, surveillance footage, server statements, and credit card records – and it can disappear fast if no one moves to preserve it. Building the case means piecing together who served the driver, how much they were served, and what their visible condition was before they got behind the wheel.

Bars and restaurants carry insurance, and those insurers know exactly how hard these claims are to prove. They have experienced legal teams, and they use every tool available to wear victims down. Getting into one of these cases without an attorney who knows what they're doing makes it very easy to lose evidence and opportunities that can't be recovered later.

## What Injured Victims and Families Should Know

If you or someone you love was seriously injured or killed by a drunk driver, the bar or restaurant that served them may share responsibility for what happened. The circumstances matter, and not every case will qualify. But cases involving alcohol being furnished to minors are among the situations California law specifically recognizes as exceptions to its general liability protections.

At Clancy & Diaz, LLP, we know how to investigate the full picture after a DUI crash and identify every party whose negligence contributed to what happened. If you want to understand whether a business may share liability for your injuries, give us a call or contact us online. The sooner the investigation begins, the better the chance of preserving the evidence needed to build your case.



# When a Dog Bite Changes Everything

Why California's Strict Liability Law Puts Victims in a Strong Position, and What to Do Right After an Attack



## The Injuries Are Worse Than People Expect

Dog bites are not minor incidents. A serious attack can tear muscle and nerve tissue, fracture bones, and leave permanent scarring that follows a victim for the rest of their life. Children are especially vulnerable, often sustaining injuries to the face, neck, and hands simply because of their size compared to the animal.

Beyond the physical damage, dog attacks can cause deep psychological trauma. Anxiety, post-traumatic stress, and a lasting fear of animals are documented consequences that affect daily functioning long after the physical wounds heal. These are real losses compensable under California law.

## California Holds Dog Owners Strictly Liable

Many states require bite victims to prove that an owner knew their dog was dangerous before they can recover compensation. California takes a different approach. Under Civil Code Section 3342, a dog owner is liable for damages suffered by anyone bitten in a public place or lawfully in a private place, regardless of whether the dog had ever bitten anyone before or shown any prior signs of aggression.

An owner cannot avoid responsibility by claiming they had no warning their dog was capable of this. If their dog bit you, they are liable, and the focus of the case shifts to the extent of the victim's injuries and damages rather than to a debate about the dog's history.

The types of compensation available to bite victims can include:

- **Current and Future Medical Expenses**
- **Lost Income**
- **Pain and Suffering**
- **Disfigurement**

Victims don't have to prove negligence. They simply have to prove the bite happened and document the damages.

## Why You Should Call an Attorney Before You Call the Insurance Company

The dog owner is likely already on the phone with their insurance company shortly after the attack. That insurer's goal is to limit what they pay out, and they may contact you quickly, asking for a recorded statement or an early offer. Either can hurt your claim before you fully understand what it's worth.

An experienced dog bite attorney knows how to handle those tactics, including pushing back when an insurer tries to use a breed exclusion to avoid paying altogether. Just because an insurance company says a dog qualifies as an excluded breed doesn't mean that argument holds up. Knowing how to challenge it can be the difference between a claim that gets paid and one that doesn't.

## What to Do After a Dog Attack

The steps you take in the hours after a dog attack can make a difference in your ability to recover compensation. Moving quickly protects your health and your legal rights at the same time.

- **Seek Medical Attention Right Away:** Dog bites carry a serious infection risk. Get treated immediately and keep all records from that visit. That documentation connects your injuries directly to the attack.
- **Identify the Dog and the Owner:** Get the owner's name, address, and contact information. Find out whether the dog is vaccinated. If anyone witnessed the attack, get their information too.
- **Photograph the Injuries:** Take photos of your wounds right away and continue documenting them as they heal.
- **Report the Bite:** File a report with local animal control. It creates an official record and may turn up prior incidents involving the same dog.

## Your Recovery and Your Claim Matter

A dog attack is a traumatic and often life-altering event. The physical recovery is hard enough without having to fight an insurance company at the same time. California law is on the side of bite victims, but having the right legal team ensures that the full value of what happened is recognized and pursued.

Attorney Pete Clancy and the team at Clancy & Diaz, LLP are here to help Northern California bite victims understand their rights and take action. Give us a call or contact us online today. The consultation is free, and you pay nothing unless we recover compensation on your behalf.

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### ***Why Low-Speed Collisions Still Cause Real Injuries***

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### **When "Minor" Becomes Major**

Insurance companies often count on low-speed collision victims to underestimate their injuries and accept a quick settlement before the full extent of the harm is known.

At Clancy & Diaz, LLP, we understand how a seemingly minor crash can have lasting consequences. If you were injured in a low-speed collision and have questions about your legal options, contact us for a free consultation. We can help you understand your rights and evaluate the full impact the crash has had on your life.

## Learn Your Rights After an Accident

Explore Our Extensive Video Gallery

[clancylawgroup.com/video-gallery](http://clancylawgroup.com/video-gallery)

Each video features practical guidance to help you understand your rights and what steps to take after a crash.