# Do I need an attorney after a car accident in Atlanta?

<u>Car accidents</u> are no joke. Atlanta is a sprawling metro area covered with busy roads, highways, and potential for disaster. These wrecks can result in debilitating injuries, property damage, and even fatalities, and they don't discriminate. Even the most cautious drivers are at risk.

After a car accident, there are important steps to be taken to address risks, and to ensure that you receive the best care and legal protection after an accident. There can be a multitude of legal issues that arise in the aftermath, and you shouldn't have to face them alone. An experienced attorney can help.

## How common are car accidents in Atlanta?

Metro Atlanta is home to many commuters, trucks transporting goods across the state and nation, and residents simply going about their daily routines. With so many people frequently on the road, there are an unfortunate number of car accidents that occur in Atlanta.

As 2016 drew to a close, the state of Georgia as a whole saw a record that capped a decade high in relation to the number of car accident deaths. Roughly 1,500 people died on state roads.

In 2014, Atlanta and nearby regions of the metro area saw almost 100 people involved in fatal accidents, keeping a steady trend from 2013 where 110 people died in fatal accidents. So far, there is no reported decrease in 2017.

Interstates prove to be the deadliest travel route. In 2013, The National Highway Traffic Safety Administration mapped and ranked the country's deadliest interstates with shocking findings for Georgia residents in store. Over 2,000 fatal accidents happened along major interstates that year, averaging to roughly 8 a day, the study reports. Per mile, Georgia's own I-285 (running around Atlanta) topped the charts with 26 fatal accidents, making it the deadliest interstate in the United States.

Fatal car accidents aren't the only type that can happen upon unsuspecting drivers. According to a piece by Georgia Governor's Office of Highway Safety, in a recent year there were 15,673 overall car accident related injuries, and 50,047 traffic accidents reported.

# Where do car accidents happen in Atlanta?

The Atlanta metro area is famous for being a hub of culture – and Georgia's epicenter of congested roadways. Its interstates, notably I-285, are used by roughly <u>two million drivers</u> on a daily basis, outside of the holiday season.

Following the trend, the Georgia 400 reportedly faced such a heavy traffic flow that the state is building additional roadways in order to spread out the traffic congestion. Interstate 85 faced

similar problems, with traffic so dense that it was given an extension in order to bypass some of the most crowded and hectic areas of the Atlanta corridor.

Many accidents happen on interstates, especially on sharp curves and steep ramps. According to a report by CBS, these angles and inclines were responsible for 212 rollover crashes in an 11-year period between 2001 and 2012. Driving etiquette by truckers and passenger car drivers is incredibly important to observe, seeing as a failure to yield right of way to large trucks can often lead them to swerve and subsequently cause a rollover accident.

The same article cites that the most dangerous curve the city sees is where Interstate 285, already famed for its congested traffic, meets Interstate 75. Forty rollover accidents have taken place there *alone*.

Thus, many of Atlanta's car accidents occur on its highways, with some of the most dangerous areas being:

- Intersection of I-285 and I-75
- Interchange of I-285 and I-20
- Tom Moreland Interchange
- Intersection at Delmar Court and Delmar Lane
- Intersection at Peachtree St and Buford Highway

#### What causes car accidents in Atlanta?

Accidents in Atlanta always have a cause, whether they're on residential roads or on busy interstates. On some of the most dangerous parts of crowded interstates, drivers not giving large trucks enough room to make sharp turns can account for rollover accidents, while driving under the influence at times of high traffic volume (notably the winter holiday season) can be another cause. In a 2014 study by the Governor's Office of Highway Safety, Fulton County saw a number of deaths due to speeding (22 deaths) and alcohol usage (20 deaths). Distracted driving plays a large role in the cause of car accidents as well. Taking your eyes (and hands) off the wheel can lead to an accident resulting in severe injury, or even death. Behaviors that constitute distracted driving include:

- Eating or drinking while driving
- Texting while driving
- Cell phone usage while driving
- Passenger interaction/distractions
- Rubbernecking

There was a disturbing jump in the number of car accident deaths in 2015, with the state seeing a 31% increase in roadway deaths in just the first quarter of the year. To address the problem, the governor moved to approve \$10 million in order to improve road safety with the presence of 60 road safety inspectors.

<u>An article in The Atlanta Journal-Constitution</u> noted that texting while driving has been one of the top contributors to severe car accidents. Deaths caused by distracted driving accidents increased by a *third* from 2014 to 2016. The erratic and dangerous actions of someone texting while driving have even been compared to those of a drunk driver, and the numbers have only risen in recent years.

### **Insurance laws in Georgia**

Like all states, carrying auto insurance is a requirement for every driver on the road in Georgia. A minimum amount of coverage is set in place for what's known as liability coverage, which covers and pay for the expenses and damages (medical or property) sustained by someone else in an accident the covered person causes. These minimums are:

- \$25,000 for injury or death of any one person
- \$50,000 total for injury or death of more than one person in one accident
- \$25,000 for property damage sustained in an accident

It is often advised that drivers purchase more than the minimum insurance coverage to ensure that their liability can be properly covered in the event of an accident. However, not all people obey the insurance purchase laws and drive without, putting other motorists on the road at risk. That's why insurers in Georgia must offer *UM* coverage, also known as "Uninsured Motorist" insurance. Taking all available avenues to protect yourself and passengers in your vehicle is a priority and opportunity that shouldn't be overlooked when purchasing a policy.

#### What issues can arise after an accident?

The events following an accident can be confusing and hard to follow. After all, you've just experienced a highly stressful event: a collision. One of the first and most important questions you'll have to answer involves determining who was *at fault*. Georgia is a *fault* state, meaning that handling a car accident does involve going through and reviewing the recorded details to determine its cause.

After an accident, you should file a report with the police. This creates a paper trail, and a hard copy of your account of events. Taking photographs, trying to locate and receive statements from credible witnesses, and seeking medical attention to record the physical aftermath (and any injuries, apparent or not) of an accident are not only highly advisable actions to take, but will work in your favor when dealing with insurance companies who may try to downplay your suffering to reduce your settlement or dismiss your claim altogether.

It isn't uncommon for someone to be offered a lump sum of a settlement after an accident, but you should always discuss that offer with an attorney before you accept it. Insurance companies can try to offer as little compensation as possible to reduce the amount of money coming out of their pockets, and that lump sum may not be enough to successfully cover all

expenses incurred as the result of a car accident. Expenses like medical bills can quickly add up, causing a financial drain on you and your quality of life.

### You need an experienced attorney

Why do you need a lawyer instead of representing yourself? Car accidents are no easy feat for someone to manage on their own. When someone consults a skilled attorney, they're taking charge of their accident case. A car accident attorney can help push forth their client's rightful demand to full owed compensation for the impact on their well-being. Attorneys know what to look for, and how to use the resources and environment around them. They can:

- Thoroughly investigate physical and written evidence;
- Investigate the accident report to the fullest extent;
- Consult with experts in accident reconstruction or other fields if deemed necessary;
- Relieve the stress of having to deal with the police;
- Deal with insurance companies, taking the case to trial if necessary;
- Not settle for any less than what the victim is entitled to;
- Follow up with necessary legal procedures, such as appeals if necessary.

An attorney is looking out for their client's best interest: recovering. When legal counsel steps in, they can provide an immediate sense of relief because they can deal with police and insurance companies on your behalf while you save yourself stress and mental exertion. Representation is what you need, and what an attorney will give, without settling for a low-ball offer. They know how to play the insurance company's game.

#### For more information

Contact the Law Offices of Gary Martin Hays & Associates, P.C., a Georgia law firm with extensive experience helping people injured in car accidents. The firm's offices are located in Duluth, Lithonia and Atlanta, GA.