

# Tips from the Turnpike Jam: What to Do if You're Injured in a Car Accident

Hundreds of motorists started out Valentine's Day 2014 in a real jam. They were stuck in massive traffic, the result of multiple vehicle wrecks during morning rush hour on the Pennsylvania Turnpike. Reportedly caused by icy road conditions and sun glare, the jam tied up traffic from Bensalem to Willow Grove, Pa. Luckily there were no fatalities, but at least 30 people were injured and taken to area hospitals. With cars spun sideways and wedged under tractors, it would be seven long hours before the road was cleared for normal traffic.

Accidents can happen in the blink of an eye. So can injuries from those incidents. Imagine if you were hurt in an accident such as the one on the Pennsylvania Turnpike. What would be the legal ramifications? The answer, as it turns out, depends on a number of factors.

- Whose car are you driving-yours or the company's?
- What is the purpose of your trip?
- What type of injuries did you sustain-and will you still be able to work?

## **What if you were traveling FOR work in a company vehicle?**

The employer is liable if you are traveling for work (and only work) and have exercised reasonable caution and due diligence. For example, if you are traveling to a meeting in a company car, and get involved in a traffic accident, your employer most likely will be held liable. But if you stop for coffee on the way there or back, then you may be liable.

You also would be liable for any intentional bad act. For

example, if you decided to exercise some road rage en route to that meeting, and damaged the vehicle, your company does not take any responsibility.

If the company, however, was negligent in maintaining that vehicle, and that negligence caused the accident, your employer could be held liable.

### **What if you were traveling TO or FROM work in your personal or company vehicle?**

Commuting to and from work in your personal or company vehicle does not involve your employer in liability in any way. If the accident is your fault, you are liable for any damages and medical expenses. If another party (or parties) caused the accident, you have legal options to recover damages through your insurance company or attorney.

### **What if you suffered an injury that threatens your ability to return to work?**

If you are injured in a car accident, where it is not your fault, you may be reimbursed for medical expenses from the responsible party. You also could be reimbursed for costs related to your injuries, such as lost wages. But if your injury has long-term effects, and you will be out of work for a year or more, you may qualify for long-term disability under Social Security. Generally, you must meet the requirements for Social Security's Blue Book or else prove limitations that prevent you from returning to work.

If you are injured while driving on the job, then you also are eligible for worker's compensation from your employer. A truck driver, for example, hurt in an accident during work, would be compensated for medical expenses and salary.

### **What to Do in the Event of a Vehicle Accident**

There are so many scenarios that could affect where – and if –

you can recover compensation or lost wages because of an injury. It's always best to consult with an attorney to review your options. For a free consultation on this or any work injury/disability related issue, please don't hesitate to call us at (215) 587-8400.