18 Wheeler Insurance Coverage Lawyer Houston Federal Minimums Federal law requires interstate motor carriers hauling general freight to carry at least $750,000 in liability insurance. Carriers hauling oil and certain hazardous materials need more, and some hazmat loads require $5,000,000. Many larger trucking companies carry far more than the minimum through excess and umbrella policies. Knowing what coverage applies is a big part of any 18 wheeler claim. Texas Truck Accident Lawyer identifies the carrier's primary policy, any excess layers and any separate policies covering the trailer owner, shipper or broker. That work helps set a realistic value for your claim from the start. Insurers don't always volunteer how much coverage exists. The firm uses public filings with the Federal Motor Carrier Safety Administration, formal requests and, if needed, the discovery process in a lawsuit to *18 wheeler accident lawyer* find out. A clear picture of coverage lets you make decisions with real information. Insurance policy limits also shape strategy. If damages clearly exceed the available coverage, the firm may push the insurer to pay its full limits early. Texas law can expose **rig accident attorney** an insurer to extra liability if it unreasonably refuses a reasonable settlement offer within its policy limits, and that rule gives injured people real bargaining power in the right case. The firm considers that option carefully and times any formal demand so the insurer has the information it needs to make a fair decision, while keeping your interests front and center throughout.

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Every 18 wheeler case at the firm gets the attention of the full Truck Accident Response Team. That means a crash reconstruction expert, a trucking industry safety expert, a private investigator and a nurse practitioner all look at your case from their own angle. The trucking company will have its own experts working on its side, so it makes sense for you to have yours from the start rather than months later when the evidence has gone cold. Houston's growth has pushed warehouses, plants and construction sites further out into the suburbs, so 18 wheelers now travel roads that used to carry mostly local traffic. Crashes on FM roads, state highways and frontage roads are increasingly common, and they can be just as serious as crashes on the interstate. The same evidence and the same federal rules apply to every one of them. If you've been hurt in an 18 wheeler crash anywhere in Houston, call Texas Truck Accident Lawyer at (832) 250-4888 for a free consultation. The firm is open 24 hours a day, 7 days a week, and the principal office is at 2100 W Loop S, Suite 818, close to the Galleria. The sooner you call, the sooner the team can start protecting the evidence in your case.

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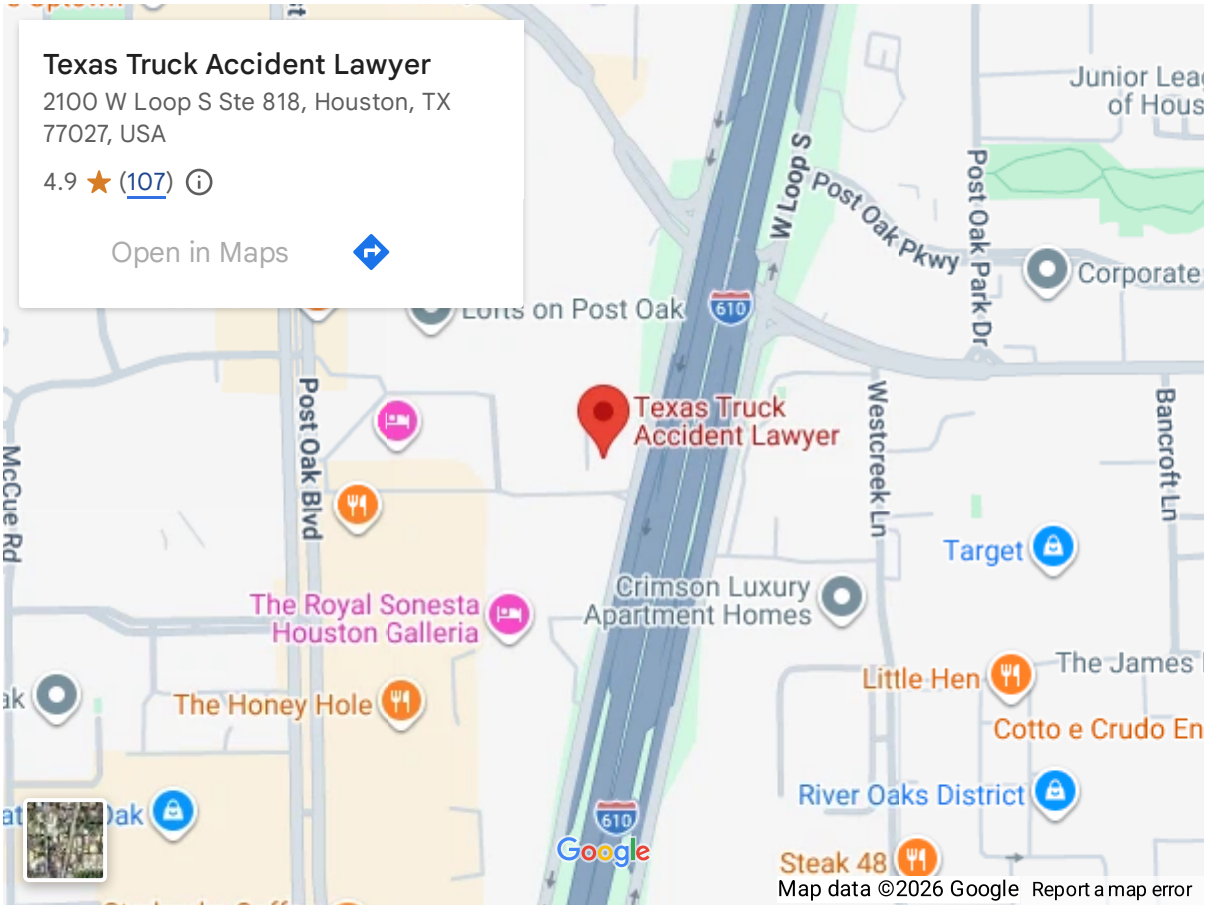

FAQ About 18 Wheeler Accident Lawyer Houston How long do I have to file an 18 wheeler accident claim in Texas? In most cases you have two years from the crash to file a lawsuit in Texas, and wrongful death claims usually have two years from the date of death. Claims involving a government vehicle or 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.