

Insurance coverage issues following an Oklahoma vehicle accident

Written by Australian Business

September 28, 2013 **/24-7PressRelease/** -- The decision to drive home after a night at the bar is one example of negligent driving conduct. A victim who has not been drinking often suffers much more serious injuries than the drunk driver who causes an

[Oklahoma DUI accident](#)

. Distracted driving that involves texting, talking on a cellphone or playing with a GPS are other examples of reckless driving conduct.

Recently, a multi-vehicle accident in Norman resulted in five injuries and the tragic death of a child. The driver of a sport utility vehicle crossed the centerline and crashed into two other vehicles travelling the opposite direction. According to authorities, the crash was alcohol-related and one driver faces serious first-degree manslaughter and DUI criminal charges.

A negligent or reckless driver may not have sufficient insurance coverage

Those injured in these preventable accidents often can seek compensation for medical costs, lost wages and pain and suffering. But the minimum insurance requirements may not pay for all the costs. In Oklahoma, the minimum limits are:- \$25,000 for the injury or death of one person;- \$50,000 when more than one person is injured or dies; and- \$25,000 for property damage.

If the negligent driver was uninsured, then it makes the situation more difficult. [Uninsured driver accidents](#)

remain an issue in Oklahoma. A law passed earlier this year targets the problem by allowing law enforcement officers to seize license plates from uninsured vehicles. However, until insurance rates increase it may be beneficial to purchase additional coverage to protect yourself.

An underinsured motorist (UIM) or uninsured motorist (UM) policy provides additional protection. Underinsured kicks in when a negligent driver does not have enough insurance to cover all personal injury expenses. An uninsured Motorist (UM) policy pays for injuries to resident members of your family and occupants of your vehicle in accidents with an uninsured motorist or in a hit-and-run accident.

These policies are even more important because of the limited situations when liability extends to the bar in the drunk driver example.

When can a bar or liquor store be held liable?

Generally, a bar owner has a "duty to use ordinary care not to serve alcohol to a person that the owner knows or reasonably should know from the circumstances is already intoxicated." To prove a case, there must be some evidence of noticeable intoxication. Testimony from witnesses may support a case. For example, the number of drinks served or observations of behavior such as slurred words or belligerent behavior.

If a store sells alcohol to a minor, even for offsite consumption, it may be found negligent for selling alcohol to a minor. The state's highest court has still not decided whether a host of a party or noncommercial seller of alcohol is liable when an intoxicated guest injures a third party.

After an accident, several insurance policies may provide coverage. When recovering from a serious injury suffered in an accident or dealing with the loss of a loved one, it can be nearly impossible to sort through insurance issues. Often insurance companies look for ways to deny coverage or do not offer enough to cover all your expenses. An experienced personal injury attorney can devote the necessary time to the claims process. A lawyer can also make sure you receive a fair settlement.

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