A significant number of drivers on Missouri roads carry either no insurance or the legal minimum, which does not go far against a serious injury. When one of them causes a crash, the injured party's own policy often becomes the main route to compensation. Uninsured motorist coverage applies where the at-fault driver has no insurance or cannot be identified, which includes hit Learn here and run cases. Underinsured motorist coverage applies where the driver has some insurance but not enough to cover the loss. Both are standard components of Missouri auto policies. Claiming under your own policy sounds straightforward and frequently is not. The insurer that has been collecting premiums becomes an adverse party the moment it is asked to pay, and it evaluates the claim with the same scrutiny any other carrier would apply.

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Consent to settle clauses catch people out regularly. Many policies require the insurer's agreement before an injured party settles with an at-fault driver, and settling without it can forfeit the underinsured motorist claim entirely. That is a costly and entirely avoidable error, and it is one reason to get advice before accepting any offer. PK Law Group handles uninsured and underinsured motorist claims and reviews all available coverage at the outset, including policies clients did not realise applied. Attorney Phillip Strozier's insurance coverage litigation background is directly relevant to this work. Bad faith principles can also apply where an insurer handles a claim unreasonably. An insurer owes duties to its own policyholder that it does not owe to a third party, and unreasonable delay, inadequate investigation or refusal to pay a clearly covered claim may give rise to remedies beyond the policy limits. That possibility affects the negotiating dynamic in an uninsured motorist claim in a way it does not in a straightforward liability claim. Making an uninsured motorist claim does not generally increase premiums the way an at-fault claim would, since the collision was caused by someone else. That concern stops people claiming under coverage they have paid for over many years, which is precisely the outcome the pricing of that coverage anticipates. Checking your declarations page for the uninsured and underinsured limits currently carried takes a few minutes and is worth doing before anything happens. Many drivers hold only the minimum without realising it, and increasing that cover is usually inexpensive relative to the protection it provides. If the driver who hit you was uninsured or underinsured, call PK Law Group on 816-450-4446 for a free consultation at 2015 Grand Blvd in Kansas City.

PK Law Group Address: 2015 Grand Blvd, Kansas City, MO 64108 Phone: +1 816-450-4446 FAQ About Car Accident Lawyer Kansas City Is it worth hiring an attorney for a car accident? It is generally worth it where injuries required more than a single medical visit, where fault is disputed, or where an offer has arrived that does not cover your treatment. PK Law Group offers a free consultation at 2015 Grand Blvd in Kansas City and will tell you plainly if a claim is not worth pursuing. Because the firm works on contingency, there is no cost to find out where you stand. How long do I have to get a lawyer after a car accident? In Missouri the deadline to file a personal injury claim is generally five years from the date of the accident, while Kansas allows only two. In a metro split by the state line that distinction decides cases, so establishing which law governs is one of the first things PK Law Group does. Waiting is still unwise, because camera footage and vehicle evidence disappear long before either deadline arrives. How much does a car accident lawyer cost in Kansas City? PK Law Group works on a contingency fee, meaning nothing is paid upfront or during the case and the fee is an agreed percentage of any recovery. If the case does not succeed there is no fee at all. The structure and the deductions to expect are explained in writing before anything is signed. Call 816-450-4446 to discuss it. Is it better to settle with the insurance company or get a lawyer? Settling directly can make sense for a minor incident with no injuries. Once there is medical treatment involved, the gap between an early offer and the full value of a claim tends to widen considerably. PK Law Group takes over communication with the adjuster once instructed, which ends the direct pressure and removes the risk of an offhand remark reducing the claim. What should you not say after a car accident? Avoid admitting fault, apologising out of politeness, or stating that you are uninjured before you have been medically evaluated.

Adrenaline masks symptoms and any of those remarks will be quoted back later. Exchange details, report the crash so there is an official record, and speak to PK Law Group on 816-450-4446 before giving any recorded statement to an insurer. What should I do immediately after a car accident in Kansas City? Check for injuries and seek medical help, report the accident so a police record exists, photograph the vehicles and the wider scene, and collect witness contact details before people leave. Then get a medical evaluation the same day even if nothing hurts yet. The firm's office on Grand Blvd sits inside the downtown district where many of these collisions happen, and consultations are free. Do I have a case if I do not feel hurt? Possibly. Whiplash typically stiffens over the following 24 to 72 hours and concussion symptoms often build gradually over days. A same day medical evaluation creates the contemporaneous record that links later symptoms to the crash, which is exactly the connection insurers dispute when treatment begins two weeks afterwards. PK Law Group advises every client to be assessed regardless of how they feel at the scene. How long do most accident settlements take? Timelines vary with the complexity of the injuries and how reasonable the insurer proves to be, and rushing to close before the medical picture is clear usually costs money. PK Law Group gives clients a realistic timeline at the outset rather than an optimistic one, and keeps them updated as matters progress. Clients consistently mention that communication in the firm's Google reviews. What if the insurance company says I was partly at fault? In Missouri that does not end your claim. The state applies pure comparative fault, so an award is reduced in proportion to your share rather than barred entirely. Kansas is stricter and bars recovery at fifty percent fault or above. Because those percentages directly control the payout, PK Law Group treats the apportionment argument as central rather than incidental. What damages can I claim after a Kansas City car accident? A claim can cover medical costs already incurred and reasonably anticipated, lost income, reduced future earning capacity, vehicle damage, and non-economic damages for pain and loss of enjoyment. Reduced earning capacity is the element most often undervalued, particularly where someone returns to work but can no longer manage the physical parts of the job. PK Law Group documents both the medical and economic picture in full. What happens if the driver who hit me had no insurance? Uninsured and underinsured motorist coverage on your own policy is designed for exactly this situation and is a standard part of Missouri auto insurance. It also covers hit and run collisions where the driver is never identified. Your own insurer becomes an adverse party once asked to pay, so PK Law Group handles that negotiation on your behalf. Call 816-450-4446. Does PK Law Group offer consultations in Spanish? Yes. Attorney Phillip Strozier is fluent in Spanish and conducts consultations and case discussions directly rather than through an interpreter, which preserves accuracy when describing a collision or reviewing a settlement offer. The office at 2015 Grand Blvd is open weekdays 8am to 6pm with accessible entry and parking. Para una consulta gratuita, llame al 816-450-4446.