Uninsured and Underinsured Driver Claims in Texas Picture this. You're stopped at the light at Fredericksburg Road and Wurzbach Road when a pickup slams into your rear bumper. You spend the night at University Hospital, then weeks in physical therapy. The other driver was clearly at fault. Then you learn their policy only carries the Texas minimum, or worse, they don't have insurance at all. This happens more often than people think. Texas is an at-fault state, so the driver who caused the crash is supposed to pay through their liability insurance. The minimum Texas requires is 30/60/25. That means $30,000 for one injured person, $60,000 total per crash, and $25,000 for property damage. A few days in the hospital, imaging, surgery or months of rehab can blow past $30,000 quickly. And some drivers on San Antonio roads carry no coverage at all. That's where your own policy can step in. Uninsured motorist coverage, often called UM, can help when the at-fault driver has no insurance or flees the scene. Underinsured motorist coverage, or UIM, can help when their *Click here for info* limits aren't enough to cover your losses. Texas also requires insurers to offer Personal Injury Protection, with a $2,500 minimum, and it's included in your policy unless you rejected it in writing. PIP can help with medical bills and lost wages no matter who caused the crash.

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Here's the catch. When you file a UM or UIM claim, you're dealing with your own insurance company, and it doesn't always treat you like a valued customer. Adjusters may question your injuries, argue about your treatment, or offer less than your claim is worth. Alex Aguirre spent the early part of his career defending insurance companies, and he's now represented injured people for more than 20 years. He knows the tactics adjusters use because he's watched them from the inside. Clients also say the team explains things clearly and keeps them updated, which helps when you're unsure what your own policy covers. Before you sign anything or give a recorded statement, find your declarations page and look for UM, UIM and PIP. Whether your crash happened on State Highway 151 near Loop 410, along Babcock Road by the Medical Center, or anywhere else in Bexar County, a San Antonio car accident lawyer can review your coverage and explain your choices. The Aguirre Law Firm, PLLC offers a free consultation, with no fee unless they win. Call (210) 922-0808 any time, 24/7, or visit the office at Napier Park just off Loop 1604. Hablamos Espanol.

The Aguirre Law Firm, PLLC Address: 3015 Napier Pk, San Antonio, TX 78231 Phone: (210) 922-0808 FAQ About San Antonio Car Accident Lawyer How much do lawyers take from a car accident settlement in Texas? Most Texas car accident lawyers work on contingency, so their fee is a percentage of what they recover and nothing if they lose. The Aguirre Law Firm, PLLC handles San Antonio car accident cases this way, with no upfront cost and no fee unless the firm wins. The exact percentage is set out in your written fee agreement before any work starts, so there are no surprises. How hard is it to win a car accident lawsuit? It depends on the evidence. Clear fault, a CR-3 crash report, photos, witnesses and consistent medical records make a claim much stronger. Founder Alex Aguirre spent the start of his career defending insurance companies, so the firm knows the arguments insurers use to deny or shrink claims and prepares for them early. Most cases settle, but the team is ready to go to trial when an offer is unfair. What is my San Antonio car accident claim worth? No honest lawyer can put a number on your claim without looking at the details. Value depends on your medical bills, future treatment, lost wages, the severity of your injuries and how clear the other driver's fault is. The Aguirre Law Firm, PLLC reviews all of this in a free consultation and explains what compensation may be realistic for your situation. What should I do after a car accident in San Antonio? Check everyone for injuries, call 911 and get the report number from SAPD or the Bexar County Sheriff's Office. Take photos of the vehicles and the scene, get witness details and see a doctor quickly, even if you feel fine. Then call The Aguirre Law Firm, PLLC at (210) 922-0808, which is open 24 hours a day. Can I recover compensation if I was partially at fault? Yes, in many cases. Texas uses modified comparative fault, so you can still recover as long as you are less than 51 percent responsible, although your award is reduced by your share of the blame. Insurers often push extra fault onto injured drivers after crashes at busy spots like Loop 1604 and I-

10, and the firm works to challenge that with evidence. Should I talk to the other driver's insurance company? It's best not to give a recorded statement before you get legal advice. Adjusters can use casual comments like "I'm fine" to argue your injuries aren't serious. Alex Aguirre knows these tactics from his years on the defense side, and his team can handle insurer calls for you from the first day. How long do I have to file a car accident claim in Texas? Texas generally gives you two years from the date of the crash to file a personal injury lawsuit, and two years from the date of death for a wrongful death claim. Some claims, such as those involving a government vehicle, can have earlier notice requirements. Calling The Aguirre Law Firm, PLLC early gives the team time to gather evidence before it disappears. What compensation can I get after a San Antonio car wreck? You may be able to recover current and future medical costs, lost wages and earning capacity, property damage, pain and suffering, mental anguish and physical impairment. In cases of gross negligence, such as some drunk driving crashes, Texas law may also allow exemplary damages. The firm reviews every category so nothing gets left out of your claim. What if the driver who hit me has no insurance? Your own policy may still protect you. Texas insurers must offer uninsured and underinsured motorist coverage and personal injury protection, and PIP is included unless you rejected it in writing. The Aguirre Law Firm, PLLC reviews your policy for free and pursues every available source of recovery, including in hit and run cases. Do I need a lawyer for a minor car accident? If nobody was hurt and the damage is small, you may not need one. If you have pain, missed work or the insurer is disputing fault, a free consultation is worth the call. The Aguirre Law Firm, PLLC will tell you plainly whether your San Antonio crash needs legal help. How long does a car accident settlement take in Texas? Simple claims can settle in a few months, while serious injury cases often take longer because you need to finish treatment before the full cost is known. Clients of the firm often mention regular update calls from paralegal Jackie and case manager Nicole, so you're never left guessing where your case stands. Does the firm help Spanish-speaking clients? Yes. Hablamos Espanol, and the firm offers language assistance so Spanish-speaking clients can discuss their case comfortably. Founder Alex Aguirre is a San Antonio native and a former president of the Mexican American Bar Association. Call (210) 922-0808 for a free consultation in English or Spanish.