

# JACKSONVILLE BUS ACCIDENT GUIDE

*What To Do If You're Seriously Injured  
In A Bus Accident*

Edwards  Ragatz, P.A.

Personal Injury and Commercial Trials



Buses are a great means of transportation when you do not have or want a car. Hundreds of thousands of people use the bus every day and it is something we do not normally think twice about doing. However, sometimes, like any other vehicle on the road, an accident can happen. If you are seriously injured in a bus accident, you may be able to bring a personal

injury claim in civil court to collect compensation for your damages. The Jacksonville bus accident attorneys at Edwards & Ragatz have represented many cases like yours and we are determined to get you the best possible result. After you have read a little bit about your case, please do not hesitate to call our office to set up a free case evaluation where we will go over the details of your case and discuss your legal options.

## FLORIDA STATUTES OF LIMITATIONS

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After your bus accident, you will have four years from the date of that accident to bring your claim in civil court. This amount of time is called the statute of limitations. You may think that, because four years is a long time, you can wait a little bit to talk to an attorney. That is not the wisest thing to do. After your accident, there will be evidence at the scene and witnesses who saw it happen. If you waited, let's say a year, you would run the risk of that evidence completely vanishing and your witnesses forgetting the finer details surrounding the accident which might make or break your case. Strong cases are not built in a day, so if you are waiting until the very end of your statute of limitations to finally contact an attorney, they most likely will not be able to help you. The best option is to get an attorney on your case right away so that they can get the ball rolling immediately.

## HOW BUS ACCIDENT COMPENSATION WORKS

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Fortunately, if your case is here in Florida, you get to reap the benefits of having lenient compensation laws. When you are awarded a compensation amount, you do not always get to collect the entire thing. The factor that decides that is the amount of fault you bear for your accident. The insurance companies will determine the amount of fault you have

for the accident. If, for some unlikely reason, you were 100% at fault for the accident, you would be completely barred from compensation. You can collect a reduced compensation award up until 99% of fault is put on you. It will, however, be reduced by the percent of fault you are deemed to be. For example, a \$10,000 award would become a \$7,000 award if you are 30% at fault for the bus accident. We will work tirelessly to get you the fullest compensation award possible.

## FIRST STEPS FOR YOUR BUS ACCIDENT CLAIM

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The first most important step to your bus accident claim would be seeking medical attention. Your health is the main priority here and we encourage that you see a doctor, go to the emergency room, or an urgent care facility as soon as you possibly can. You do not want to try to brush off your injuries as it might worsen your condition. Also, if you wait, the liable party's insurance company will try to claim that your injuries came from something other than your bus accident or that you couldn't possibly be that badly injured.

With a bus accident, an important step that should never be forgotten is reporting your injury. If you were, for example, a passenger on the bus when it crashed, do not run off the bus and grab another to get to where you are going. If it turns out you are badly hurt and you did not report that you were on the bus when it crashed, it will make your mission of getting full compensation all that much more difficult.

## DO NOT TALK TO THE INSURANCE COMPANY

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When trying to avoid making mistakes that could ruin your chance at full and fair compensation, something that you should never do is give a recorded statement to the insurance company who represents the liable party. They will be reaching out to you shortly after the accident and will want to ask a few questions about your accident. They are not trying to help you. They are trying to reduce their responsibility to you and therefore owe you less money or better yet, be able to throw out your case altogether. When they call, you can tell them that your attorney will be taking over all communication with them.

# FREQUENTLY ASKED BUS ACCIDENT QUESTIONS

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## *How Do I Pick the Right Attorney?*

I was recently contacted by a potential client who was seeking advice as to who the best attorney was to represent her bus accident claim. I advised that you want to make sure you seek an attorney that is willing to take the case to trial and an attorney that the other side knows will take the case to trial. You also want an attorney that is going to be able to spend the resources up front in order to properly investigate your claim. You also want an attorney who has the ability to spend the time and the attention on your case that it needs in order to ensure that you get a maximum settlement at the end of the day.

## *What Mistakes Should I Avoid Making?*

I had a client contact me the other day who wanted to know what common mistakes people make during a bus accident claim. I advised that some of the big mistakes people make is, first off, they wait too long to get treatment. This is especially important because the insurance company needs to know that this injury was attributable to the bus accident and nothing else. The quicker you seek medical treatment, the more solid your claim.

Other mistakes that people make is they wait to contact an attorney. They don't immediately seek out an attorney's advice, and when they do, they don't select the proper attorney or firm. They don't seek out a trial attorney. These are things that can initially weaken the case and get it started on the wrong foot, so to speak.

Other mistakes that people make is they talk to their own insurance company, or the bus company's insurance company, and they give statements that can

later be used against them. These are the common mistakes that should be avoided.

## *What is My Case Worth?*

I was contacted recently by a client who wanted to know the value of her bus accident claim. What I explained was that there are multiple factors that go into it. For one, it depends on how seriously you were injured. On top of that, it's determined by how permanent your injuries are. If you have severe permanent injuries, that's something that's going to increase the value of your case. If those injuries incur a significant amount of medical bills, that will also increase the value of your case.

Other factors include whether or not you have pre-existing conditions or injuries that may be similar to the injuries that you've sustained in this bus accident claim. At the end of the day, those are really the main factors that determine if your case has high or low value.

## *What Do I Do After a Bus Accident?*

A lot of times we're asked about bus accident claims versus auto accident claims. The first thing you need to do is immediately notify the bus driver of your injury. You will want to make sure the police are called to the scene of the accident, as well, and you obtain as much information as you can.

Frequently, with those types of accidents, you will have a driver and a bus company that is from outside of the state that you are in. You'll want to make sure that when you talk to your attorneys, you let them know all the information that you have and they contact the bus driver and the company. You've got to be prepared for the fact that your case will likely get removed to federal court if it's against a bus driver and bus operator that is outside of the state of Florida.

## *Should I Talk to the Insurance Company?*

After a bus crash, you might wonder if you should talk to the bus company or the insurance company. Certainly, you will want to give very basic information, but that's where the information should stop. If they are asking you questions about liability or your injuries, I would suggest that you let them know that you will be in touch with them shortly after obtaining counsel. You'll want to have an

attorney present with you so that they can make sure that the questions you are being asked are appropriate and that they will not harm your case.



## *How Long Will This Case Take?*

I was recently contacted by a client who wanted to know how quickly it was going to take for her bus accident claim to resolve. I advised this client that one of the main factors is how quickly she is able to obtain what's called maximum medical improvement, which essentially means that the client has obtained medical stability and is able to determine how permanent the injuries may be.

Another factor that is how quickly the insurance company recognizes that this person has suffered permanent injuries and whether or not they come to the table with a reasonable, acceptable amount for settlement up front. If they don't, then it can be impacted by several other factors. At the end of the day, it really is too hard to tell early on how quickly the bus accident claim might resolve.

## *What if My Kid is Hurt on the School Bus?*

If your child is injured on a school bus, many parents wonder if they will be able to sue the school. It's important to know that oftentimes the school is not the owner or operator of the busing company, and there may be another company and driver that are at fault. The other important thing to remember in certain circumstances is there may be statutory caps that will apply to your claim. It's very important to report the injury to the bus driver and school district, and then to contact an attorney immediately.

## CONTACT OUR BUS ACCIDENT ATTORNEY TODAY

If you are looking for strong, dedicated, and experienced representation, please call our Florida bus accident attorney today to set up a free consultation.

# PREPARED BY EDWARDS & RAGATZ, P.A.

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Tom Edwards and Eric Ragatz have worked together for more than 10 years, and between them, they bring decades of experience to every case. Tom is a Board Certified Civil Trial Lawyer, the highest specialty recognition given to lawyers handling injury and death cases and has the highest rating of AV by Martindale-Hubbell, a national attorney rating service. Eric has represented many injured clients in complex personal injury, medical malpractice, nursing home abuse and product liability cases, and has the highest rating of AV by Martindale-Hubbell.

This experience, and the personal devotion to clients and the relentless commitment to pursue justice, is why Edwards & Ragatz, P.A. is recognized for excellence in the Jacksonville area, and throughout the state. We are a dedicated team of various fields of expertise that serve clients with compassion and the utmost professionalism, making us one of the most trusted law firms in Jacksonville. From seasoned trial lawyers to paralegals and registered nurses, you can rely on the Edwards & Ragatz, P.A. team to deliver the comprehensive service and personal care your case deserves.

If you find yourself in an unfortunate situation and need medical malpractice lawyers or a personal injury attorney in Jacksonville, we will use our legal experience and vast resources to get fair compensation for your injuries. Together, we'll put the law on your side.

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