Raytown sits between downtown Kansas City and the eastern suburbs, carrying steady through traffic on routes that were laid out long before current volumes. Intersection collisions and rear-end impacts in slow moving queues make up a large share of local claims. Missouri law governs these cases, giving five years to file and applying pure comparative fault so that partial responsibility reduces rather than eliminates a recovery. Uninsured and underinsured motorist coverage also matters here, since a driver with minimum limits may not cover a serious injury. Checking your own policy for uninsured and underinsured motorist coverage is worth doing before you ever need it. Where the at-fault driver carries too little insurance, that coverage frequently becomes the main source of compensation rather than a fallback.

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Stacking is worth understanding where multiple vehicles are insured on one policy. Depending on the policy language, uninsured motorist limits can sometimes be combined, which materially increases what is available for a serious injury. Reading the actual policy rather than assuming the standard position is part of a proper case assessment. PK Law Group reviews all available coverage as part of every case, including the client's own policy, rather than pursuing only the obvious defendant. Phillip Strozier's background in insurance coverage litigation makes that analysis a routine step rather than an afterthought. Household policies are worth reviewing in full rather than only the vehicle involved. Coverage can extend to resident relatives, and uninsured motorist benefits sometimes apply to a person injured as a pedestrian or cyclist rather than only while driving. People frequently discover coverage they did not know they had once someone reads the policy properly. Given how many Missouri drivers carry only minimum limits, that exercise regularly makes a substantial difference to what is recoverable. It is worth reviewing your own coverage before an accident rather than after one. Increasing uninsured and underinsured motorist limits usually costs relatively little and provides protection that the minimum limits carried by many other drivers cannot. Most people never look at those figures until they need them. Reviewing coverage annually rather than only at renewal is sensible for anyone with a household of drivers. Policies change, limits drift and the protection that felt adequate several years ago frequently is not adequate against current medical costs. If https://kameronsnny598.lucialpiazzale.com/car-accident-lawyer-kansas-city-rear-end-collisions you were injured in a collision in Raytown, call PK Law Group on 816-450-4446 or visit 2015 Grand Blvd, Kansas City, MO 64108 for a free case review.

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.