



ACCIDENT INJURIES FROM DRUNK DRIVERS (WHAT TO DO?)

By David E. High, Attorney-At-Law

Unfortunately, thousands of people are arrested every year in our community for driving under the influence. It is a crime in Tennessee to drive under the influence of alcohol or drugs (even legally prescribed drugs). It is also against the law to drive in Tennessee with a blood alcohol level of .08% or higher. Unfortunately, many personal injury accidents result from individuals driving under the influence of alcohol and/or drugs. In addition to the State of Tennessee prosecuting and punishing the offenders, if they cause injuries to others, they are liable for civil damages in tort.

If you, or a family member, are injured due to the negligence of a drunk driver, it is important that you promptly hire counsel to pursue your civil claims. While the District Attorney will prosecute the criminal charges, you need your own attorney in order to prosecute your claim for civil damages.

Who is Liable?

The liability insurance carrier for the owner and/or operator of the offending vehicle will be liable for your personal injury damages and your property damages. There also can be some liability for punitive damages for "reckless conduct" for driving a vehicle while under the influence of alcohol or drugs, or knowingly allowing someone to drive your vehicle when under the influence of alcohol or drugs. The owner of a vehicle that knowingly allows it to be operated by an intoxicated or impaired driver is equally as guilty of driving under the influence as the driver. Both the vehicle owner and the driver can be prosecuted criminally and sued civilly.

Notify Your Insurance Carrier

Unfortunately, many of the drunk driver offenders are very irresponsible people who have no liability insurance or are underinsured. If you are injured by a drunk driver and you have an auto insurance policy in Tennessee, it generally contains uninsured or underinsured motorist coverage. Thus, if



you are injured by an uninsured drunk driver and uninsured auto owner, then you have a right to file a claim with your uninsured motorist coverage and your insurance carrier will be liable for any judgment for compensatory damages against these uninsured entities up to the amount of your coverage. It is very important that you promptly notify your insurance carrier of the accident and that you timely file suit. If the drunk driver has

insufficient coverage, additional underinsured coverage is also likely available under your policy. An experienced attorney can obtain these benefits for you.

No Recovery, No Fee!

If you, or a loved one, are injured due to the negligence of a drunk driver or an individual who allows their vehicle to be operated by a person under the influence of alcohol or drugs, it is very important to promptly hire an attorney who is experienced in prosecuting and handling these types of cases. At High Law Office, PLLC, we have experience in prosecuting and handling these types of civil suits and would be happy to represent you under a contingent "No Recovery, No Fee" basis. Schedule a free consultation with High Law Office, PLLC, at 615-256-1000, or visit us online at www.HighLawOffice.com.

David E. High, Attorney-At-Law

David E. High graduated at the top of his class at Nashville School of Law in 1980, graduated with High Honors from the University of Tennessee, Knoxville, and has over 34 years of trial experience. He is a member of the Multi-million Dollar Advocates Forum and has been included in *The Best Lawyers in America* for over 20 years, *Mid-South Super Lawyers*, and the *Bar Register of Preeminent Lawyers*. Mr. High will review your personal injury case without charge and handle your case on a "No Recovery, No Fee" basis.



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