Why Pedestrian Accidents in Tennessee Often Lead to High-Value Injury Claims

A Nashville Pedestrian Injury Lawyer Explains How Compensation Works

<u>Pedestrian accidents</u> happen at an alarming rate in Nashville and throughout Middle Tennessee. Whether it's a <u>crosswalk accident</u> or <u>being struck while walking</u> along the shoulder of the road, one negligent driver is all it takes to cause a life-changing or fatal crash.

Unfortunately, these collisions often leave victims with devastating injuries, steep medical bills, and months or years of recovery ahead. Because of the severe impact on a person's health, livelihood, and future, many pedestrian accident cases in Tennessee involve significant claims for compensation.

How Common Are Pedestrian Accidents in Tennessee?

Unfortunately, pedestrian crashes are far too common in Tennessee, and the numbers continue to rise. Over the past decade, pedestrian fatalities in the state have increased by more than 116 percent, according to data from the National Highway Traffic Safety Administration (NHTSA).

When compared nationwide, Tennessee ranks among the most dangerous states for pedestrians. In fact, one NHTSA study listed Tennessee as the 13th deadliest state for pedestrian deaths.

What Are Common Pedestrian Injuries?

Pedestrian accidents often result in devastating harm because the human body is fully exposed to the impact of the collision. Victims frequently face long recoveries, permanent disabilities, and overwhelming medical bills.

Some of the most common serious injuries include:

- Traumatic Brain Injuries (TBIs): When the head strikes the vehicle or pavement, victims may suffer memory loss, cognitive changes, or lifelong disability.
- **Spinal Cord Injuries:** Damage to the spine can cause partial or complete paralysis, affecting independence and mobility.
- **Broken Bones:** Arms, legs, ribs, and the pelvis are especially vulnerable and often require multiple surgeries to repair.
- **Internal Organ Damage:** Blunt force trauma can injure vital organs, sometimes becoming life-threatening without immediate treatment.
- **Soft Tissue Injuries:** Torn ligaments, sprains, and deep bruising may limit mobility and lead to chronic pain.

- **Amputations:** In high-speed crashes, limbs can be crushed or severely damaged beyond repair.
- **Facial Trauma:** Disfigurement, vision loss, and reconstructive surgery are common when the face is impacted.

The consequences of a pedestrian collision extend far beyond the initial crash, often requiring extensive medical care, long-term rehabilitation, and legal action to pursue the full compensation needed for recovery.

Why Are Injuries So Severe in Pedestrian Accidents?

When a car collides with another car, there are layers of protection—such as airbags, seatbelts, and crumple zones—that absorb some of the force. Pedestrians don't have any of those protections. The result is that even a low-speed collision can cause devastating harm.

Some of the main reasons include:

- **1. Size and Speed Difference:** A vehicle outweighs the human body by thousands of pounds, making even "minor" impacts catastrophic.
- **2. Direct Force of Impact:** With no seat belts or airbags to absorb energy, pedestrians take the full hit.
- **3. Vulnerable Impact Points:** The head, chest, and legs are often struck first, raising the risk of life-threatening injuries.
- **4. Secondary Impacts:** Being thrown onto pavement or into other objects often compounds the damage.
- **5. Larger Vehicles:** SUVs and trucks strike higher on the body, creating greater risks for chest, abdominal, and spinal trauma.
- **6. Low-Speed Dangers:** Even at speeds under 20 mph, the human body is fragile enough to suffer severe injuries.
- **7. Age Factors:** Children and older adults are at greater risk because of smaller body size and reduced ability to withstand trauma.

Why Do Severe Pedestrian Injuries Result in Higher Value Cases?

When a vehicle strikes someone on foot, the injuries are rarely minor. Victims frequently require emergency care, ongoing treatment, and long-term support. The costs can extend far beyond the initial hospital visit and may include rehabilitation, home modifications, medical equipment, and a reduced earning ability.

These expenses reflect only part of the picture. Severe injuries also significantly impact daily life, limiting mobility, independence, and the ability to enjoy normal activities. The combination of high medical costs, lost income, and diminished quality of life often

places pedestrian claims in a higher financial category. In short, the value of these cases mirrors the lasting impact they have on victims and their families.

What Types of Compensation Are Available in Tennessee Pedestrian Cases?

When a pedestrian is seriously injured, the financial and personal impact can be enormous. Tennessee law allows victims to pursue both economic and non-economic damages to address these losses.

Economic damages cover the direct financial costs of the accident, including:

- Past and future medical treatment, such as surgeries, rehabilitation, and specialist care.
- Lost wages and diminished future earning capacity.
- Out-of-pocket expenses, including travel to medical appointments or home health aides.
- Necessary home or vehicle modifications for disabled individuals.

Non-economic damages are designed to address losses that don't have a precise dollar amount but are no less significant. These can include things like pain and suffering.

In cases where the driver acted recklessly (such as driving drunk, fleeing the scene, or engaging in extremely dangerous behavior), punitive damages may also be pursued. These damages are not meant to compensate the victim directly, but to punish the wrongdoer and deter similar behavior.

What Factors Can Influence Case Value?

Not every pedestrian accident claim is valued the same way. Several factors can significantly affect whether a case results in a modest settlement or a multimillion-dollar recovery.

Key considerations include:

- Severity and permanence of injuries Catastrophic injuries requiring lifelong care usually lead to higher claims.
- Age and earning potential of the victim A younger person with decades of lost income ahead may have a greater claim for lost earning capacity.
- Extent of medical treatment needed Multiple surgeries, rehabilitation, or assistive devices increase the financial impact.
- **Strength of liability evidence** Clear proof that the driver was negligent (e.g., traffic camera footage, reliable witnesses) strengthens a case.
- **Comparative fault** The percentage of responsibility assigned to each party directly affects compensation.

Every case is unique, but these elements often combine to determine how insurance companies and courts assess the value of a case.

How Does Tennessee's Comparative Fault Law Apply?

Tennessee follows a modified comparative fault rule. This means injured pedestrians can recover compensation only if they are found to be less than 50 percent at fault. Their award is reduced by their share of fault.

For example, if damages total \$500,000 but the pedestrian is found to be 20 percent responsible, their recovery would be reduced to \$100,000. If they are found to be 51 percent or more responsible, they cannot recover anything.

Insurance companies are well aware of this rule and often attempt to shift blame onto the pedestrian to reduce or eliminate payouts. This might include arguing that the pedestrian crossed outside a crosswalk, was distracted, or wasn't visible. A strong legal response is often needed to counter these tactics.

Common Legal Challenges in High-Value Pedestrian Cases

Even when the injuries are clear, victims face real legal hurdles, including:

- Proving liability against drivers who deny fault.
- Countering arguments of pedestrian negligence under Tennessee's comparative fault law.
- Documenting long-term losses such as diminished earning capacity or future medical needs.

Each of these challenges requires strong evidence, expert testimony, and a lawyer who understands how to present a persuasive case.

Why Experienced Legal Representation Matters

Pedestrian accident claims often pit individuals and families against large insurance companies with significant resources. Without legal representation, it's easy to be outmaneuvered.

An experienced Nashville pedestrian accident lawyer can:

- Conduct a detailed investigation into the crash.
- Secure critical evidence.
- Work with medical experts to document the full scope of injuries and care needs.
- Handle negotiations with insurers and push back against low settlement offers.
- Take the case to trial if necessary, showing jurors the real impact of the accident on the victim's life.

With the right approach, injured pedestrians and their families can pursue the compensation needed to cover medical bills, replace lost income, and move forward after a devastating crash.

Talk to a Nashville Pedestrian Accident Lawyer Today

If you or a loved one was hit by a car in Tennessee, you may be facing overwhelming medical bills, time away from work, and uncertainty about your future. You don't have to face these challenges alone.

At the <u>Law Office of Eric Beasley</u>, we've built our reputation on standing up for injured pedestrians across Nashville and Middle Tennessee. Our team understands how these cases work, what evidence makes the difference, and how to fight for maximum compensation.

To see how we can help with your potential legal case, <u>contact us today</u> for a free consultation. We'll listen to your story, explain your potential options, and help you navigate the legal process.