

\$400,000 Policy Limits Settlement for Wrongful Death After Head-On Collision With a Work Truck in Tennessee

When the Scene Tells You Almost Nothing, Experience Tells You to Keep Looking

On a two-lane state highway between Lebanon and Hartsville in Wilson County, Tennessee, a man driving his personal vehicle was killed in a head-on collision with a [work truck](#). The impact was catastrophic. Both vehicles were displaced so violently from the point of collision that the physical evidence most attorneys rely on to establish fault (vehicle position, skid marks, and debris patterns) told investigators almost nothing. The at-fault driver's insurance company looked at the scene and told the deceased man's family what many insurance companies say when the evidence is murky: we can't determine whose fault this is.

What they didn't account for was that the deceased man's two sisters had hired attorney [Eric Beasley](#), and that Eric had spent 25 years handling cases in Tennessee long enough to know that a scene this chaotic usually means something unusual happened. That instinct led to a decision that cracked the case open: downloading the black box data from the work truck.

That data showed the truck was traveling 90 miles per hour in a 55 mile per hour zone at the moment of impact. The insurance company's argument that fault couldn't be determined didn't survive that finding. The case settled for \$400,000 in policy limits, drawn from three separate policies carried by the truck driver and his employer.

How Tennessee's Wrongful Death Statute Determined Who Could Bring the Claim

Before the case could move forward, there was a threshold legal question to resolve: who had the right to bring a [wrongful death](#) claim on behalf of the deceased? In Tennessee, wrongful death claims don't simply pass to whoever was closest to the victim. The statute establishes a specific order of priority for who inherits the right to pursue the claim.

Under Tennessee's wrongful death statutes, the claim survives first to the deceased's spouse, then to their children. If no spouse or children survive, the claim passes to the deceased's parents. Only if none of those parties survive does the claim pass further to siblings. In this case, the deceased had no children and both of his parents had passed away. That meant the claim survived to his only living relatives: his two sisters. They came to Eric Beasley together and asked for help, and the case proceeded with the two sisters as the plaintiffs.

This aspect of the case illustrates something that families in Wilson County and throughout Middle Tennessee often don't know until they're sitting across from an attorney: the question of who has legal standing to pursue a wrongful death claim is not always obvious, and getting it wrong at the outset can jeopardize the entire case. Understanding the statutory framework matters from day one.

Why the Crash Scene Gave Investigators Almost Nothing to Work With

[Head-on collisions](#) on two-lane rural highways are among the most violent crash types that investigators encounter. When two vehicles traveling in opposite directions collide directly, the

combined force of the impact is enormous, and the physical evidence left at the scene tells a story, but only if you know how to read it. In most head-on collisions, [determining fault](#) involves looking at two primary categories of evidence from the scene itself.

- **Vehicle Position After The Collision:** In a typical head-on crash, the vehicles come to rest in positions that help investigators determine which side of the road the collision occurred on. If one vehicle ends up in the opposing lane, that's a strong indicator of who crossed the center line. The final resting position of each vehicle is often the first and most reliable piece of evidence an investigator examines.
- **Debris Distribution In The Roadway:** When a collision occurs, fluids, glass, and vehicle components drop from the vehicles at or very near the point of impact due to gravity. The location of that debris cluster on the roadway helps pinpoint where the collision actually happened and, by extension, which side of the center line it occurred on.

In this Wilson County crash, both of those indicators failed. The collision was so violent that both vehicles were displaced far from the point of impact, making their final positions unreliable as evidence of lane position. The debris wasn't clustered. It was scattered widely across the roadway, suggesting a level of force that went well beyond what a standard 55 mile per hour head-on impact would produce. The skid marks, if any were visible, didn't tell a clear story either.

Eric Beasley has handled enough head-on collisions over 25 years to recognize when a scene is telling him something beyond what the physical evidence directly shows. The displacement of the vehicles and the scattered debris weren't just inconclusive. They were anomalous. Something had produced a level of force inconsistent with two vehicles traveling at normal highway speeds. That observation was the beginning of the investigation, not the end of it.

The Decision to Download the Black Box and What It Revealed

Commercial and fleet vehicles, including many work trucks, are equipped with event data recorders, commonly called black boxes, that capture vehicle performance data in the moments before and during a collision. When a vehicle experiences a sudden, rapid deceleration, such as a crash, the recorder captures the vehicle's speed, braking inputs, throttle position, and other data points in the seconds leading up to that event. That data can be downloaded and analyzed by a qualified safety expert, and it can tell investigators things that no physical evidence at the scene is capable of revealing.

Deciding to download that data isn't always a straightforward call. The download requires hiring a qualified expert, which represents a meaningful financial investment in a case where liability isn't yet established. If the data doesn't show anything useful, that investment doesn't come back. In a case where fault is genuinely unclear and the insurance company is already arguing that neither party can be blamed, spending money on an expert download is a calculated risk.

Eric made that call based on what the scene was telling him. The vehicles were too displaced and the debris was too scattered for a collision between two cars traveling at normal speeds. Something had produced extraordinary force, and the most likely explanation was that one of

the vehicles was going much faster than the speed limit. The work truck was the vehicle with a recoverable data recorder. They downloaded it.

The data showed that at the moment of the collision, the work truck was traveling at 90 miles per hour on a 55 mile per hour state highway. Nearly double the posted speed limit, on a rural two-lane road, with no witnesses and no survivors on one side to explain what happened. That single data point changed the entire character of the case.

How 90 Miles Per Hour Settled the Fault Question Without Proving Lane Position

Here's the legal reality that the black box data created: the insurance company's argument was that fault couldn't be determined because nobody could prove which driver crossed the center line. That argument depends on both drivers having behaved within a range of normal conduct. Once the data showed that the work truck was traveling at 90 miles per hour, that foundation collapsed.

Under Tennessee law, a driver who operates a vehicle at nearly twice the posted speed limit on a rural two-lane highway is driving recklessly regardless of what else can or can't be proven. You don't need to establish lane position to establish recklessness when the speed data speaks for itself. In a trial, no jury would hear that a work truck was doing 90 in a 55 and conclude that the deceased driver in the other vehicle was equally at fault. The insurance company understood that, and their ability to deflect blame with an "inconclusive scene" argument evaporated.

The strength of a claim often comes down to which party can produce the most [compelling and objective evidence](#). Black box data is among the most objective evidence available in a vehicle collision case precisely because it doesn't depend on witness recollection, physical evidence interpretation, or the testimony of parties with something at stake in the outcome. It records what the vehicle was doing, and in this case what the vehicle was doing at the moment of impact was traveling at 90 miles per hour.

How the \$400,000 Policy Limits Settlement Was Assembled

One of the distinctive features of this case was how the settlement amount was reached. \$400,000 is not a standard policy limit. It is not a round number that corresponds to a single insurance policy. The settlement was assembled by identifying and exhausting multiple insurance policies that covered the work truck driver and his employer.

The \$400,000 came from three sources: a \$250,000 commercial auto policy on the truck itself, a \$100,000 liability policy on the business, and an additional \$50,000 from a separate business policy. Each of those policies covered a different aspect of the at-fault party's liability, and recovering the full amount required identifying all three and making claims under each. That kind of thorough policy investigation, finding every available source of coverage and pursuing it, is part of what separates a serious wrongful death case from one that accepts the most obvious path to resolution.

This case also illustrates why the [investigation of the trucking company or employer](#) behind a work vehicle matters as much as the investigation of the driver. The employer's policies

contributed \$150,000 of the total \$400,000 recovery. Without examining the business's coverage, a significant portion of the available compensation would have gone unclaimed.

What Families Need to Know When a Loved One Is Killed in a Work Truck Collision

Losing a family member in a head-on collision is among the most abrupt and devastating losses a family can experience. In many cases, the victim had no warning and no chance to survive, and the family is left to grieve while also navigating an insurance process that is often adversarial from the very first phone call. Work vehicle collisions add a layer of complexity because there are typically multiple parties, multiple insurance policies, and a business with resources and motivation to minimize its exposure.

There are several things that families in this situation need to understand from the outset.

- **Fault Is Not Always Obvious At The Scene:** As this case demonstrates, the physical evidence at a head-on collision scene can be misleading or inconclusive. Don't accept an insurance company's early assessment that fault can't be determined. That assessment is often made before the full investigation is complete, and it's frequently in the insurer's interest to create doubt.
- **Black Box Data Can Disappear:** Event data recorders in commercial and fleet vehicles are not preserved indefinitely. Vehicles get repaired, data gets overwritten, and if no legal hold is placed on the vehicle quickly, critical evidence can be lost. An attorney who acts fast to [investigate the work truck](#) and preserve evidence can be the difference between a winnable case and one where the most important data is gone.
- **Multiple Policies May Be Available:** Work vehicles are typically covered by commercial auto policies, and the businesses that own them often carry additional liability coverage. Identifying all available policies requires digging into the insurance arrangements of both the driver and the employer, and it's not something the insurance company will volunteer to help with.
- **Tennessee's Wrongful Death Statute Determines Who Can File:** As described above, Tennessee law establishes a specific order of priority for who has standing to bring a wrongful death claim. Getting this right from the beginning ensures the right parties are in the case and that the claim is structured correctly.
- **Time Limits Apply:** Tennessee's statute of limitations for wrongful death claims is generally one year from the date of death. That window moves quickly when a family is grieving, and waiting too long can permanently bar a claim. Speaking with an attorney [as soon as possible after a fatal crash](#) protects the family's legal options while they're still open.

The Role of Experience in Knowing When Something Doesn't Add Up

One of the things that makes this case worth discussing is not just the outcome, but what produced it. The black box data didn't get downloaded because it was the obvious next step. It got downloaded because an experienced attorney looked at a crash scene that didn't make sense for a standard highway collision and trusted that instinct enough to invest in finding out why.

Eric Beasley has described the thought process this way: vehicle displacement and debris scatter at a head-on collision tell you something about the energy involved in the crash. When those indicators suggest far more energy than the posted speed limit would produce, something is wrong. And when something is wrong at a crash scene, the answer is usually in the data. You just have to know to look for it and be willing to spend the money to get it.

That kind of pattern recognition comes from handling these cases over and over again, from investigating truck accidents across Middle Tennessee, and from understanding not just the legal framework but the physics of how crashes actually happen. It's the difference between accepting what the scene appears to show and asking whether the scene is showing you the whole story.

For the two sisters who lost their brother on an isolated stretch of highway between Lebanon and Hartsville, that instinct and that investigation made the difference between an insurance company walking away with an inconclusive scene and a \$400,000 settlement that held the responsible party accountable for driving at nearly twice the speed limit on a two-lane country road.

If You Lost a Family Member in a Head-On Collision, Get an Attorney Before the Evidence Does

Do you need a wrongful death lawyer? When a loved one is killed in a crash involving a work vehicle, the investigation that follows in the first days and weeks is critical. Evidence gets lost, data gets overwritten, and insurance companies move quickly to establish narratives that protect their clients.

At the [Law Office of Eric Beasley](#), we've spent 25 years handling these cases throughout Tennessee, and we know what to look for when the scene doesn't give you easy answers. [Contact us](#) for a free consultation. We handle wrongful death cases on a [contingency fee basis](#), so there are no upfront costs and no legal fees unless we recover compensation for your family.