

Why a VIN Check Matters After a Tennessee Car Accident

The Driver Who Hit You May Not Be the Only Person Who Belongs in Your Injury Claim

After a Tennessee car wreck, most people focus on the driver who caused the crash. That makes sense, but it can be a mistake to stop there. The person behind the wheel may not own the vehicle, and identifying the actual owner can uncover facts about permission, employment, family use, insurance coverage, and other parties who may belong in the case.

<https://www.youtube.com/shorts/7vJP52xCdVU>

Attorney Eric Beasley considers a vehicle identification number check an important part of investigating a serious [Tennessee car accident](#). The point isn't that the titled owner is automatically liable every time someone else causes a wreck. Tennessee law is more specific than that. The point is that a VIN gives a lawyer a reliable way to identify the vehicle and investigate who owned it, who was allowed to use it, what insurance may apply, and whether the driver was operating it for someone else.

That information can change the entire structure of a claim. A car that looks like it belongs to the driver may actually be titled to a parent, spouse, employer, business, or another person. If nobody checks, an injured person may never realize there is another legally significant relationship behind the vehicle.

What Is a VIN Check?

A vehicle identification number, or VIN, is the unique 17-character identifier assigned to a motor vehicle. The [National Highway Traffic Safety Administration](#) explains that a VIN encodes information about the specific vehicle, including details such as the manufacturer, model, and production characteristics.

For an injury lawyer, however, the VIN is valuable because it is the identifier that ties the physical vehicle to title, registration, insurance, and other records. A public VIN decoder can tell you what the vehicle is. Determining who owned it at the time of a crash usually requires title or registration information obtained through authorized records, discovery, insurance documents, or other lawful investigative methods.

Tennessee title records themselves connect the VIN to ownership information. The [Tennessee Department of Revenue](#) identifies the certificate of title as the legal document used to authenticate vehicle ownership, and the state's Motor Vehicle Data Services system allows authorized users to search registered vehicles by VIN or license number subject to federal privacy restrictions.

Why Vehicle Ownership Matters Under Tennessee Law

Vehicle ownership can do more than tell a lawyer whose name appears on a title. Under [Tennessee Code § 55-10-311](#), proof that a person or business owned the vehicle is prima facie

evidence that it was being operated with the owner's authority, consent, and knowledge. The statute also creates prima facie evidence that the vehicle was being operated for the owner's use and benefit and, when a servant is involved, within the course and scope of employment.

"Prima facie" does not mean automatic liability. It means ownership can create an evidentiary presumption that matters at the beginning of the liability analysis. The facts can still show that a different rule applies or that the presumption has been rebutted.

That distinction is important. A careful investigation starts with ownership, then asks why the driver had the vehicle, what relationship existed between the driver and owner, and what the driver was doing when the crash occurred.

A VIN Check Can Reveal More Than One Potentially Responsible Party

Attorney Beasley's says you never want to assume the driver is the only person who matters. Once ownership is confirmed, several different liability questions may come into focus.

- **A Parent Or Family Member Owns The Vehicle:** Tennessee recognizes the family purpose doctrine in certain circumstances. The doctrine can impose responsibility when a head of household furnishes and maintains a vehicle for family use and a family member is driving it with express or implied permission in furtherance of that purpose.
- **A Business Owns The Vehicle:** If the driver was working or carrying out the employer's business when the wreck happened, the company may face liability in addition to the driver. Ownership records can be the first clue that a crash involved a work vehicle rather than a purely personal car.
- **The Owner Entrusted The Vehicle To An Unsafe Driver:** Tennessee also recognizes negligent entrustment when an owner supplies a vehicle to someone who is incompetent to use it and the owner knew or had reason to know of that problem. That is a claim based on the owner's own conduct, not merely the fact that the owner's name appears on the title.
- **The Vehicle Has Insurance Separate From The Driver:** Confirming ownership can lead to policies or coverage that are not obvious from the driver's name alone. That can matter when injuries are serious and the available coverage becomes a central issue.

The Tennessee Supreme Court's decision in [*Starr v. Hill*](#) shows why the family relationship, purpose of the vehicle, permission, and control all matter when someone other than the titled owner is driving. Likewise, Tennessee negligent-entrustment law treats the owner's conduct as a separate question from the driver's negligence.

A Company Vehicle Can Change the Liability Investigation

When a VIN or title record points to a business, the investigation should not end with the company name. The next questions are what the driver was doing, whether the trip served the employer, who gave the driver access to the vehicle, and what the company knew about the person it put behind the wheel.

That kind of company-vehicle investigation has mattered in Attorney Beasley's own cases. In a [\\$2.5 million pedestrian wrongful death case](#), the at-fault driver was operating a company vehicle while transporting coworkers to a job site. The vehicle's business connection raised additional questions about company responsibility, hiring, and supervision.

Not every company-owned vehicle crash will produce the same claims. But if a lawyer never verifies ownership, there is a risk of never asking the employment and company-control questions in the first place.

Why the Police Report Is Not Enough to Confirm Ownership

A Tennessee crash report is an important starting point, but it shouldn't be treated as the final word on every fact. [Reading a Tennessee car accident report](#) carefully can reveal ownership, insurance, vehicle, and driver information that should be verified against title records, policies, photographs, and other evidence.

A report can list the driver, vehicle, insurance information, and registered owner information available to the officer. But ownership may have changed, names can be entered incorrectly, business relationships may not appear on the face of the report, and the report may not explain why someone was driving another person's vehicle.

A VIN check allows the lawyer to match the exact vehicle involved in the wreck to the records that matter instead of relying only on what was written down at the scene.

The VIN Check Should Be Part of a Larger Evidence Investigation

Vehicle ownership is one piece of the liability puzzle. A strong claim still depends on the broader [evidence needed to prove a car accident case](#), including witness accounts, photographs, medical records, crash-scene evidence, insurance information, and documents showing what each driver was doing before impact.

[Video footage](#) can be especially useful when ownership and vehicle use are disputed. Nearby businesses, traffic cameras, dashcams, and other sources may capture who was driving, where the vehicle came from, or what happened immediately before the collision. Because recordings can disappear quickly, identifying and preserving them early can be critical.

The VIN does not prove negligence. It helps make sure the investigation is attached to the correct vehicle and leads to the people, businesses, policies, and records that may explain who should be held accountable.

Finding the Owner Can Also Change the Insurance Picture

[Who pays for a car accident](#) can depend on more than one policy or source of compensation. Once vehicle ownership is confirmed, the investigation can turn to the coverage connected to the driver, the vehicle, the owner, and any business relationship involved in the trip.

For example, a driver may have an individual policy while the titled owner has a separate policy on the vehicle. A company-owned vehicle may be insured under a commercial policy. Other

facts may lead to additional coverage questions that would never surface if the investigation stopped with the driver's name.

And if the at-fault driver or vehicle ultimately does not have enough liability coverage, an injured person may need to look to [uninsured or underinsured motorist coverage](#) as another potential source of recovery.

Why Timing Matters When the Right Defendant Is Not Obvious

Tennessee generally gives an injured person only one year to bring a personal injury action, subject to limited statutory exceptions. [Tennessee Code § 28-3-104](#) is one reason Attorney Beasley emphasizes identifying the right people early instead of assuming that the driver named on the crash report is the whole case.

If additional ownership, employment, or family-use facts are uncovered late, the injured person may be left trying to add a claim against someone who should have been investigated months earlier. That is a dangerous position in a state with such a short filing deadline.

[Speaking with a lawyer soon after a crash](#) gives the legal team more time to verify the VIN, obtain title and insurance information, preserve evidence, interview witnesses, and determine whether the driver was acting for someone else.

What a Car Accident Lawyer Should Be Checking

A VIN check is not flashy. It's one of those basic investigative steps that can become extremely important when the person driving and the person who owns the vehicle are not the same.

A thorough ownership investigation may involve:

- **Confirming The Exact VIN:** Match the number from the vehicle, crash records, photographs, insurance documents, and other records so the investigation follows the correct car.
- **Identifying The Titled Or Registered Owner:** Determine who legally owned or registered the vehicle at the time of the wreck and whether that person or entity is different from the driver.
- **Investigating The Driver-Owner Relationship:** Find out whether the vehicle belonged to a parent, spouse, employer, business, or another person who gave the driver access to it.
- **Checking The Purpose Of The Trip:** If the vehicle was owned by a company or furnished for family use, determine what the driver was doing and whose purpose the trip served.
- **Locating Applicable Insurance:** Identify the policies connected to the driver, vehicle, owner, and any business relationship that may affect available coverage.
- **Preserving The Deadline:** Make sure potentially responsible parties are identified and investigated while there is still time to protect the client's legal rights.

How an Experienced Car Accident Lawyer Can Help

At the [Law Office of Eric Beasley](#), we know that tough car wreck cases are often won by checking details other people overlook. A driver's name on a report is a starting point. It isn't a substitute for confirming who owned the vehicle, why the driver had it, what insurance applies, and whether another person or business shares legal responsibility.

That's the real value of a VIN check. It helps make sure the investigation follows the vehicle to the people and records that can matter before an important claim or deadline is missed.

If you were injured in a Tennessee car wreck and have questions about who owned the other vehicle or who may be responsible, [contact us](#) for a free consultation. We can review what happened, investigate the available evidence, and explain the legal options that may apply to your case.