

Teen Driver Accidents in Midland and Family Liability Questions A new driver's first year in Midland tends to follow a pattern. Short trips to class at Midland College, a shift at a job near Midland Park Mall, a Friday night loop down Wadley Avenue with friends. Most of those drives end without a scratch. When one doesn't, parents suddenly face questions nobody covered in driver's ed: whose insurance pays, whether the family policy gets pulled into the claim, and what happens if the other driver blames the teenager. In most households, a teen is listed on a parent's auto policy. That usually makes the parent's liability coverage the first place an injured person looks if the teen caused the crash. Texas is an at-fault state, so the driver responsible for a wreck, and that driver's insurer, is generally on the hook for the losses. Texas requires at least 30/60/25 in liability coverage, <https://www.empowher.com/user/4934834> which works out to \$30,000 per injured person, \$60,000 per crash and \$25,000 for property damage. Serious injuries can use up those limits fast. That's why the personal injury protection and uninsured or underinsured motorist coverage on your family's policy matters so much. Texas insurers must offer both, and they're included unless someone rejected them in writing. Sometimes your teen wasn't at fault at all. A pickup runs a light near a school, or a distracted driver drifts across a lane on Loop 250 during the after-school rush. Even then, expect the other insurer to look hard at your child's inexperience. Under Texas proportionate responsibility rules, any share of fault assigned to your teen reduces the recovery, and a finding of more than 50 percent fault bars recovery entirely. An adjuster may lean on the idea that young drivers make mistakes. The evidence, not assumptions about age, is what should decide it.

The Doan Law Firm Accident & Injury Attorneys - Midland | 4500 W Illinois Ave #203, Midland, TX 79703 | (432) 653-0000

The Doan Law Firm has represented injured people since 2000, and its car accident work goes beyond the police report. The team gathers evidence of who caused the crash, adds up medical bills, future care and other economic losses along with pain and mental anguish, and deals with [Midland Car Accident Lawyer](#) the insurance companies directly so a worried parent doesn't have to. If a claim can't be resolved fairly, the firm prepares it for trial. A good first document to review together is the Texas Peace Officer's Crash Report, form CR-3, which you can purchase through TxDOT's CRIS system. If your son or daughter was hurt in a crash, or your family's policy is being drawn into someone else's claim, talking with a Midland car accident lawyer early can clear up a lot of confusion. Keep in mind that most Texas injury claims carry a two-year filing deadline. The firm's Midland office on West Illinois Avenue answers 24 hours a day, 7 days a week, the consultation is free, and there's no fee unless the firm wins. Call (432) 653-0000 to talk it through.

The Doan Law Firm Accident & Injury Attorneys - Midland Address: 4500 W Illinois Ave #203, Midland, TX 79703 Phone: (432) 653-0000 FAQ About Midland Car Accident Lawyer Is it worth hiring an attorney for a car accident in Midland? If you were hurt, missed work or the other driver's insurer is disputing fault, a lawyer usually pays for themselves. The Doan Law Firm offers free consultations at its West Illinois Avenue office, so you can find out whether your Midland crash needs legal help before you commit to anything. For a small bumper scrape with no injuries, you may not need one at all, and the team will tell you so. What percentage do accident attorneys usually take? Most car accident lawyers work on contingency, meaning the fee is a percentage of what they recover and nothing if they lose. The Doan Law Firm handles Midland car accident cases this way, with no upfront cost and no fee unless the firm wins. The exact percentage is set out in writing in your fee agreement before any work begins. How much of a \$25,000 settlement will I actually receive? Your share depends on the agreed contingency fee, any case expenses and what is owed to medical providers or health insurers who paid for your treatment. A good lawyer will often negotiate those medical balances down, which can put more money in your pocket. Call (432) 653-0000 and the Midland team can walk you through how the numbers would work in your situation. How long do you have to call a lawyer after a car accident in Texas? Texas gives you two years from the crash to file most injury lawsuits, but waiting that long is risky. Camera footage from businesses along Loop 250 or Wadley Avenue

can be erased within days, and witness memories fade fast. The Doan Law Firm answers its Midland line 24 hours a day, so it makes sense to call once your immediate medical needs are handled. Do insurance companies want you to get a lawyer? Generally not. Adjusters often push for quick settlements before you speak to anyone, because an unrepresented claim usually costs them less. Once The Doan Law Firm is involved, insurers deal with the firm directly instead of calling you. Founder Jimmy Doan was named to the Top 25 Motor Vehicle Trial Lawyers in 2026, and insurers know which firms are prepared to go to court. What should you not tell your insurance company after a crash? Avoid apologizing, guessing about speed or distances, or saying you feel fine before a doctor has checked you. Anything you say in a recorded statement can be used to argue you share the blame, which matters under Texas rules that cut your recovery by your percentage of fault. The Doan Law Firm can handle those calls for you from the start. What is the biggest mistake people make with a car accident claim? Delaying medical treatment is one of the most costly. Gaps between the crash and your first doctor visit give insurers room to argue your injuries came from something else. Whether you go to Midland Memorial Hospital or an urgent care clinic, get checked quickly. Midland clients of The Doan Law Firm say the team helped them arrange treatment within about a week. How much can you get for pain and suffering in Texas? There is no fixed formula or cap in ordinary Texas car accident cases. The amount depends on how serious your injuries are, how long recovery takes and how the crash changed your daily life. The Doan Law Firm documents both economic losses and non-economic harm, such as pain, mental anguish and physical impairment, before negotiating with insurers. What is the hardest injury to prove after a car accident? Injuries that don't show up on an X-ray, like whiplash, soft tissue damage, mild traumatic brain injury and post-crash anxiety, are often the hardest to prove. Consistent treatment records, doctor notes and a daily pain journal help. The Midland team investigates beyond the police report to build evidence that insurers can't easily dismiss. Can I get compensation for anxiety after a car accident? Yes, Texas law allows recovery for mental anguish when it is tied to the crash and properly documented. Fear of driving, trouble sleeping and panic attacks after a wreck on I-20 or SH 191 are real harms. The Doan Law Firm can connect clients with trusted medical professionals so these effects are recorded and valued fairly. How likely is it to get sued after a car accident in Midland? Most crash claims settle through insurance without anyone being personally sued, especially when the at-fault driver carries at least the Texas minimum of 30/60/25 coverage. Lawsuits become more likely when injuries are serious and exceed the policy limits. If you have received a demand letter or lawsuit, call The Doan Law Firm at (432) 653-0000 to talk through your options. When should you contact a Midland car accident lawyer? Ideally before you speak with the other driver's insurance adjuster or sign anything. Early contact lets the firm preserve evidence, request the Texas CR-3 crash report and handle insurer calls from day one. The Doan Law Firm's office at 4500 W Illinois Ave #203 is open around the clock, and the first consultation is always free.