

Uninsured and Underinsured Motorist Claims [Midland Car Accident Lawyer](#) in Midland TX Pull out your auto insurance policy and look for two lines: personal injury protection and uninsured/underinsured motorist coverage. If they're there, good. If you signed a form rejecting them, you'll want to know that now, not after a crash on Andrews Highway with a driver who has no insurance at all. Texas is an at-fault state, and every driver is supposed to carry at least 30/60/25 liability coverage. That means \$30,000 for injuries to one person, \$60,000 total per crash, and \$25,000 for property damage. Those numbers don't stretch far against an emergency visit at Midland Memorial Hospital, a surgery, or months of missed paychecks. When the at-fault driver has no coverage, or only the bare minimum, your claim can hit a ceiling fast. That's the gap UM and UIM coverage is meant to fill. Uninsured motorist coverage can pay when the at-fault driver has no insurance. Underinsured motorist coverage can step in when their policy isn't enough to cover your losses. PIP can help with medical bills and lost wages regardless of who caused the crash. Under Texas law, insurers must offer PIP and UM/UIM, and they're included in your policy unless you rejected them in writing. Many people don't remember signing anything, so the paperwork is worth a close look.

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

Here's the twist. When you make a UM or UIM claim, you're dealing with your own insurance company, and it doesn't automatically take your side. It may argue about fault, question your medical treatment, or offer less than your claim is worth. A Midland car accident lawyer can handle those negotiations the same way they would with the other driver's insurer. The Doan Law Firm reviews the policies in play, calculates your economic and non-economic losses, and deals with the insurance companies for you. With oilfield trucks and company pickups on SH 349, State Highway 191 and Loop 250, plus drivers passing through from Odessa, Big Spring and beyond, knowing every source of coverage matters in Midland. Proportionate responsibility still applies, too, so your own insurer can reduce a claim by any share of fault it pins on you. Clients of the firm's Midland office frequently mention weekly case updates and staff who explained the law in plain terms, and the office holds a 5.0-star Google rating. If you're not sure what your policy covers after a crash in downtown Midland, east Midland or anywhere in the Permian Basin, call (432) 653-0000. The office on West Illinois Avenue is open 24/7, the consultation is free, and there's \$0 owed unless they win. Texas generally gives you two years to file an injury claim, so don't let [accident law firm Midland](#) the question sit.

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.