

Car Accident Case:

Detailed Timeline of an Accident with Petr Petrov

Case ID: 102

Client ID: ALX1004

This document provides an in-depth, multi-page timeline of a serious vehicular collision involving a commercial delivery truck and a passenger vehicle. It details the incident, the immediate emergency response, the official police investigation, the parallel insurance claims process, and the final legal settlement. The narrative is constructed from the perspective of the at-fault driver, Alex Jones, and his subsequent cooperation with his company and insurers.

Insured Party Information

Insured Driver

Name: Alex Jones

Date of Birth: December 10, 1986

Age: 38

Driver's License No.: WA-123456789

Commercial Driver's License (CDL) Status: Active, with endorsements for combination vehicles and air brakes.

Date of Employment: January 5, 2015

Employment Type: Full-time Delivery Driver for "Apex Logistics Inc."

Safety Record: Clean driving record with no prior at-fault accidents or major moving violations on file.

Insured Vehicle

Vehicle Year: 2018

Make: Freightliner

Model: Cascadia 126

Vehicle Type: Class 8 Heavy-Duty Commercial Truck

VIN: 1FV6Y89C4JA789012

License Plate No.: WA-A98765B

Company Name: Apex Logistics Inc.

Primary Use: Commercial long-haul delivery and logistics.

Last Maintenance Date: June 15, 2025 (documented). This service included a full brake system inspection, tire pressure check, fluid top-up, and general safety inspection.

Part 1: The Incident - April 4, 2025

08:15 AM - Weather Conditions and Initial Drive

Alex Jones, a 38-year-old delivery driver, was operating a heavy-duty commercial truck (2018 Freightliner Cascadia) on Highway 2 near Netanya, Israel. He was en route to his second delivery of the day. The region was experiencing a significant, unseasonable rainfall. Visibility was intermittently poor, and the road surface was slick with a layer of rainwater.

08:22 AM - The Collision

As the truck crested a small hill, it entered a section of the highway with standing water. The

truck's tires, unable to displace the water quickly enough, lost all contact with the road surface, a phenomenon known as hydroplaning. Alex lost all steering control. The 80,000-pound vehicle veered sharply left, crossing the painted line separating the lanes. It made a high-speed, glancing collision with a red passenger car (later identified as a 2023 Honda Civic driven by Petr Petrov) on its driver's side. The force of the impact caused the Civic to spin violently, strike the concrete median guardrail, and roll over once before coming to a rest on its roof.

08:23 AM - Immediate Aftermath

The truck, though shaken, came to a halt on the shoulder, approximately 50 feet past the crash site. Alex immediately applied the emergency brakes, turned on his hazard lights, and grabbed his company-issued safety vest. He exited the cab and, despite the pouring rain, ran to the overturned Civic. He found the driver, Petr Petrov, slumped in the driver's seat, bleeding from a head wound and unresponsive.

08:24 AM - Calling for Help

Alex used his mobile phone to call emergency services. He calmly reported the exact location and the nature of the accident, emphasizing the overturned vehicle and the unconscious driver. He gave his name and the fact that he was the operator of the other vehicle.

Part 2: First Responders and On-Scene Investigation

08:28 AM - Arrival of Emergency Services

The first responders arrived on the scene with remarkable speed. A police patrol car, a fire truck, and two ambulances converged on the site. The fire department immediately secured the scene, placing flares and cones to divert traffic and prevent further accidents. Paramedics began the painstaking process of extricating Petr Petrov from his vehicle using specialized tools to cut away parts of the damaged car.

08:45 AM - Initial Paramedic Assessment

Once Petr Petrov was freed, paramedics stabilized him on a backboard and conducted a rapid, initial assessment. They noted a significant laceration to the scalp, obvious deformity of the left leg, and possible internal injuries. His vital signs were weak but stable. Concurrently, a paramedic assessed Alex Jones, who complained of minor whiplash and shoulder pain from the jolt of the crash but declined transport to the hospital.

08:50 AM - Police Documentation

A police traffic accident investigator arrived and began the formal documentation process. He took dozens of photographs of the scene, measuring skid marks (or lack thereof, in the case of the hydroplaning) and the final resting positions of both vehicles. He interviewed Alex Jones, who provided a consistent and detailed account of losing control due to hydroplaning. Alex's testimony was corroborated by the weather conditions and the lack of traditional skid marks.

09:10 AM - Vehicle Transport

Petr Petrov was carefully loaded into an ambulance and transported to Meir Medical Center. Simultaneously, two tow trucks arrived. One secured the overturned Civic, and the other prepared to tow the large delivery truck to a secured lot for further inspection.

10:30 AM - Filing of the Police Report

Alex was released from the scene after providing a final statement. He was not cited for any moving violations, as the officer's preliminary report attributed the crash to a road hazard. The official police report, which would become a key piece of evidence, was assigned case number #2025-04-04-12345.

Part 3: The Claims Process Begins

10:45 AM - First Notice of Loss

From a safe location, Alex called his company's fleet manager, who in turn immediately notified the corporate insurance carrier. A formal "First Notice of Loss" call was conducted, where Alex provided a verbal statement and the police report number. The insurer assigned the case to a senior claims adjuster, Mark Thompson.

April 5-10, 2025 - Initial Investigations and Communication

Mark Thompson's first action was to secure the police report. He also contacted the trucking company's internal safety team, which began its own investigation, including reviewing Alex's driving logs and the truck's recent maintenance history. Both investigations found no evidence of driver fatigue, speeding, or mechanical failures that could have contributed to the hydroplaning event. A preliminary determination was made that the company was liable for the damages.

April 12, 2025 - Vehicle Damage Assessment

An independent appraiser was dispatched to the tow yards to inspect both vehicles.

- **2023 Honda Civic:** The appraiser determined that the Civic had suffered catastrophic damage. The roof was crushed, the chassis was bent, and the driver's side was caved in. The vehicle was declared a "total loss," meaning the cost to repair it exceeded its market value. The appraiser valued the car at its **Actual Cash Value (ACV)** of \$30,000.
- **2018 Freightliner Cascadia:** The truck sustained significant but repairable damage to the front bumper, headlight assembly, and passenger-side fender. The cost of repairs was estimated at \$12,000.

Part 4: Medical and Legal Developments

April 18, 2025 - Medical Updates and Legal Counsel

The claims adjuster received a preliminary medical report on Petr Petrov. The report confirmed multiple injuries, including a fractured femur requiring surgery, several broken ribs, and a moderate traumatic brain injury (TBI). Due to the complexity and severity of his injuries, Petr Petrov retained a personal injury lawyer, Laura Davis, specializing in catastrophic accident claims.

April 25, 2025 - Attorney-to-Attorney Contact

Laura Davis sent an official letter of representation to the trucking company's insurance carrier, notifying them that all future communications regarding the claim should be directed through her. This marked a significant shift from the initial, informal claims process to a formal legal negotiation.

May 1-30, 2025 - Gathering Evidence

Over the next month, Laura Davis worked to build a comprehensive case. This included:

- **Medical Records:** Gathering all of Petr's medical records from Meir Medical Center and the rehabilitation facility.
- **Expert Testimony:** Consulting with a medical expert to provide an opinion on the long-term prognosis of Petr's TBI and femur fracture, which was crucial as his job as a software engineer relied on cognitive function and dexterity.
- **Economic Analysis:** Hiring a forensic economist to calculate lost wages, future earning capacity loss, and the cost of ongoing medical care and home modifications (such as wheelchair ramps and bathroom railings).
- **Non-Economic Damages:** Documenting the emotional and psychological trauma Petr and his family experienced, as well as the pain and suffering associated with his injuries.

Part 5: The Negotiation and Final Settlement

June 15, 2025 - The Demand Letter

Laura Davis sent a formal demand letter to Mark Thompson, the claims adjuster. The letter outlined the full extent of the damages and demanded a settlement amount of \$250,000. This amount was broken down as follows:

Description	Amount
Medical Bills (Past & Future)	\$80,000
Lost Wages (Past & Future)	\$55,000
Pain and Suffering	\$95,000
Home Modifications	\$20,000
Total settlement amount	\$250,000

July 1, 2025 - Initial Counter-Offer

The trucking company's insurance carrier responded with a counter-offer of \$120,000. Their justification was that the TBI was "mild" and the home modifications were not medically necessary. They also argued that some of the physical therapy was "excessive" and not covered.

July 10, 2025 - Negotiation and Final Settlement

Following a series of contentious phone calls and exchanges of documentation, a settlement conference was held. Both parties presented their evidence and arguments. The trucking company's insurer, recognizing the strength of the case against them and the potential for a costly jury verdict, increased their offer. After several hours, the parties reached an agreement on a final settlement of \$212,500, which represented 85% of the initial demand. This amount was allocated to cover all past and future expenses, including medical care, lost wages, and non-economic damages.

August 15, 2025 - Case Conclusion

Petr Petrov signed the release of claims, and the settlement check was issued. The case was officially closed, and the insurance claim was finalized, bringing an end to the complex and lengthy legal and financial process stemming from the accident on April 4th.