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# THE ROAD TO RECOVERY

YOUR COMPLETE GUIDE AFTER A CAR OR TRUCK ACCIDENT IN TEXAS

What to do, what to avoid, and how to protect your rights when dealing with insurance companies after an accident.

## KENNY PEREZ LAW

Personal Injury Attorneys  
Cameron & Hidalgo Counties

**956-999-1111**

kennyperezlaw.com  
Free Consultation

This guide is provided for informational purposes only and does not constitute legal advice.  
Every case is unique. Contact us for a free evaluation of your specific situation.

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# A Personal Letter

FROM ATTORNEY KENNY PEREZ

Dear Friend,

If you're reading this, chances are you or someone you care about has been involved in a serious car or truck accident. I understand what you're going through. The pain, the confusion, the mounting bills, and the constant pressure from insurance companies trying to get you to settle for far less than you deserve.

I didn't write this guide to sell you on hiring a lawyer. I wrote it because, after years of representing accident victims across Cameron and Hidalgo counties, I've watched too many good people make costly mistakes in the days and weeks following a crash – mistakes that insurance companies count on you making.

The truth is, the decisions you make right now – in this window of time – will determine whether you recover fully or whether you're left holding the bag for someone else's negligence. Insurance companies have teams of adjusters, lawyers, and algorithms designed to minimize what they pay you. You deserve someone in your corner who knows their playbook inside and out.

This guide gives you the knowledge to protect yourself. Read it carefully. Share it with your family. And when you're ready, call my office directly. The consultation is free, confidential, and comes with zero obligation.

*Your fight is my fight,*

**Kenny Perez, Esq.**

Founder, Kenny Perez Law

# The Stakes

## WHY ACTING FAST MATTERS MORE THAN YOU THINK

In the Rio Grande Valley alone, over 15,000 motor vehicle crashes are reported each year across Cameron and Hidalgo counties. Hundreds of those involve commercial trucks, 18-wheelers, and delivery vehicles governed by federal safety regulations.

But here's what most people don't realize: the clock starts ticking against you the moment the crash happens.

### CRITICAL EVIDENCE DISAPPEARS FAST

Skid marks wash away within days. Surveillance footage from nearby businesses is typically overwritten within 48-72 hours. Damaged vehicles get repaired or junked. Witnesses forget details. The trucking company's attorneys, on the other hand, are dispatched within hours to begin building their defense. Every day you wait is a day the evidence works against you.

**15,000+**

Annual crashes in  
Cameron & Hidalgo Counties

**48 hrs**

Before most surveillance  
footage is erased

**2 yrs**

Texas statute of  
limitations deadline

Texas law gives you two years from the date of an accident to file a personal injury lawsuit. But the real deadline is much shorter than that. The strongest cases are built with evidence gathered in the first days and weeks – not months later when memories have faded and records have been lost.

# Your Rights Under Texas Law

## WHAT THE LAW ENTITLES YOU TO RECOVER

Texas personal injury law is designed to make you whole — to put you back in the position you would have been in if the accident never happened. That means the at-fault party (and their insurance company) may owe you compensation for every loss caused by the crash.

### What You Can Recover

- Medical expenses — past, present, and future treatment costs, including surgery, rehabilitation, prescriptions, and physical therapy
- Lost income — wages you've missed and future earning capacity if your injuries prevent you from working at the same level
- Pain and suffering — compensation for physical pain, emotional distress, anxiety, depression, and diminished quality of life
- Vehicle and property damage — repair or replacement value of your vehicle and personal belongings
- Punitive damages — in cases involving gross negligence or reckless behavior (common in commercial trucking cases), the court may award additional damages to punish the wrongdoer

**IMPORTANT:** Texas Comparative Fault Rule — Even if you were partially at fault for the accident, you may still be entitled to compensation. Under Texas law, you can recover damages as long as you are less than 51% responsible. Your award is reduced by your percentage of fault. Do not assume your case has no value because an officer cited you or because the other driver blames you.

### Commercial Vehicle Cases: Higher Stakes, Bigger Rules

If your accident involved a commercial truck, 18-wheeler, delivery van, or any vehicle operating under a federal or state commercial license, your case is governed by the Federal Motor Carrier Safety Regulations (FMCSR). These federal rules impose strict requirements on trucking companies regarding driver rest hours, vehicle maintenance, weight limits, and cargo securement. Violations of these regulations can dramatically increase the value of your claim and open the door to holding not just the driver, but the entire trucking company, accountable.

# 7 Critical Steps After

## ANY ACCIDENT

What you do in the minutes and hours after an accident can make or break your case. Follow these steps to protect yourself, your health, and your legal rights.

### 1 Check for injuries and call 911 immediately

Your health comes first. Even if injuries seem minor, adrenaline can mask serious conditions. A police report also creates an official record of the crash.

### 2 Move to safety if you can do so without risk

If your vehicle is drivable, pull to the shoulder or a safe location. Turn on hazard lights. Do not leave the scene.

### 3 Document everything with photos and video

Photograph all vehicles from multiple angles, your visible injuries, road conditions, traffic signals, skid marks, and debris. Take video of the entire scene if possible.

### 4 Collect witness information

Get names, phone numbers, and brief statements from anyone who saw the crash. Witnesses disappear quickly – this may be your only chance.

### 5 Do not admit fault or apologize

Even saying 'I'm sorry' can be used against you. Stick to the facts when speaking with police. Let the investigation determine who was at fault.

### 6 Do not give a recorded statement to any insurance company

The other driver's insurer will call quickly and ask for a recorded statement. They are trained to ask questions designed to reduce your claim. Politely decline.

### 7 Call Kenny Perez Law at 956-999-1111 before speaking with any insurer

The sooner we're involved, the sooner we can preserve evidence, handle insurance communications, and begin building your case. This call is always free.

# Insurance Company

## TACTICS EXPOSED: HOW THEY MINIMIZE YOUR PAYOUT

Insurance companies are not on your side. Their adjusters are professional negotiators with one objective: pay you as little as possible, as quickly as possible. Here are the most common tactics they use — and how to defend against them.

### Tactic #1: The Recorded Statement Trap

Within days (sometimes hours) of your accident, an adjuster will call and ask to take a "routine recorded statement." This is not routine. They are trained to ask leading questions designed to get you to say something that diminishes your claim. Anything you say on that recording can and will be used to reduce your settlement.

### Tactic #2: The Quick, Lowball Settlement Offer

The insurance company may offer you a check within the first few weeks — often before you've even finished medical treatment. These early offers are almost always a fraction of what your case is actually worth. They're betting you'll take the money before you understand the full extent of your injuries, future medical needs, and lost earning capacity.

### Tactic #3: Downplaying or Disputing Your Injuries

Adjusters may claim your injuries were pre-existing, that you waited too long to seek treatment, or that the crash wasn't severe enough to cause your symptoms. They may request access to your entire medical history to search for anything they can use to undermine your claim.

### Tactic #4: Surveillance and Social Media Monitoring

Insurance companies hire private investigators and monitor your social media accounts. A single photo of you at a family gathering or exercising can be taken out of context and used to argue that your injuries aren't as serious as you claim. Be cautious about what you post online during your case.

**YOUR BEST DEFENSE:** Having an attorney handle all insurance communications from day one eliminates these risks entirely. Once we represent you, adjusters must go through us — and they know they can no longer use their standard tactics.

# Car Accidents vs.

## COMMERCIAL TRUCK ACCIDENTS: KEY DIFFERENCES

Not all accident cases are the same. Commercial vehicle accidents involve higher stakes, more complex liability, and significantly more aggressive defense tactics. Understanding the differences is critical to getting the compensation you deserve.

FACTOR	CAR ACCIDENT	COMMERCIAL TRUCK
Liabe Parties	Typically one at-fault driver	Driver, trucking company, cargo loader, maintenance contractor, manufacturer
Evidence	Police report, photos, witness statements	Black box data, GPS logs, driver logs, maintenance records, inspection reports
Regulations	State traffic laws	Federal FMCSR rules on hours, weight, maintenance, licensing
Insurance	Standard personal auto policy	Commercial policies often \$1M+ in coverage
Defense Response	Insurance adjuster	Teams of corporate lawyers and investigators deployed within hours

### TRUCKING COMPANY RAPID RESPONSE

When a commercial truck is involved in a serious accident, the trucking company's legal and insurance teams are typically on scene within hours. They dispatch investigators to photograph the scene, interview witnesses, and begin building a defense — before you've even left the hospital. You need your own team working just as fast.

# Why Early Legal

## REPRESENTATION WINS CASES

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The difference between a fair settlement and a lowball offer often comes down to one thing: how quickly you got an experienced attorney involved. Here's what changes when we enter your case early.

### Evidence Preservation

We immediately send preservation letters to all parties, subpoena surveillance footage before it's overwritten, download black box data, secure 911 recordings, and photograph the scene before evidence is lost.

### Witness Protection

Memories fade fast. We interview witnesses while their recollections are fresh and lock in sworn statements that become powerful tools during negotiation or trial.

### Medical Coordination

We connect you with trusted physicians who provide top-quality care on a lien basis — meaning you pay nothing upfront for treatment. We also ensure your medical records are documented in a way that fully supports your claim.

### Insurance Shield

From the moment you hire us, all communication with insurance companies goes through our office. No more recorded statements. No more pressure tactics. No more lowball calls at dinner.

### Stronger Negotiating Position

Insurance companies track which claimants have legal representation. When they see our name on your file, they know we're prepared to take the case to trial — and they adjust their offers accordingly.

# How We Build a

## WINNING CASE FOR YOU

At Kenny Perez Law, we don't just file paperwork and wait. We prepare every single case as if it's going to trial. That mindset forces insurance companies to take your claim seriously from the very beginning.

### 1 Thorough Investigation

We visit the crash scene, reconstruct the accident using expert analysis, review police reports, pull traffic camera footage, and obtain all available electronic data from vehicles involved.

### 2 Comprehensive Medical Documentation

We gather every medical record, imaging study, surgical report, and therapy note related to your injuries. We work with medical professionals to document the full scope of your condition, including long-term prognosis and future treatment needs.

### 3 Economic Loss Analysis

We calculate every dollar of lost wages — past and future. If your injuries affect your ability to work at the same capacity, we bring in vocational and economic experts to quantify your diminished earning potential.

### 4 Pain and Suffering Valuation

We build a detailed picture of how the accident has impacted your daily life, relationships, mental health, sleep, hobbies, and independence. These "non-economic" damages are often the largest component of a settlement.

### 5 Trial-Ready Preparation

Every piece of evidence we gather is organized, indexed, and prepared for presentation to a jury. Insurance companies know when a law firm is bluffing about going to trial. We don't bluff. We're ready.

# Understanding Your

## COMPENSATION: WHAT YOUR CASE MAY BE WORTH

Every case is different, but the law recognizes several categories of damages. Our job is to maximize recovery in every applicable category.

### **Economic Damages (Calculable Losses)**

These are the out-of-pocket costs directly caused by the accident: medical bills (emergency room, surgery, rehabilitation, prescriptions, future treatment), lost wages and salary, reduced earning capacity, vehicle repair or replacement, and any other financial losses tied to the crash.

### **Non-Economic Damages (Quality of Life)**

These compensate you for the ways the accident has diminished your life beyond dollars and cents: physical pain and suffering, emotional distress and anxiety, loss of enjoyment of activities you once loved, strain on personal and family relationships, scarring and disfigurement, and mental anguish including PTSD, insomnia, and depression.

### **Punitive Damages (Punishment for Reckless Conduct)**

In cases where the at-fault party acted with gross negligence or conscious indifference to your safety, a jury can award punitive damages on top of your compensatory damages. This is especially common in commercial trucking cases where companies knowingly violate safety regulations, falsify driver logs, or ignore maintenance requirements to cut costs.

**OUR GOAL:** We don't just fight for a settlement. We fight for the maximum total recovery across every category of damages your case supports. That's the difference between hiring a firm that processes cases and hiring one that litigates them.

# Myths That Cost

ACCIDENT VICTIMS THOUSANDS OF DOLLARS

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**MYTH:** "I can't afford a lawyer."

**TRUTH:** You don't pay us a penny unless we win your case. We work on a contingency fee basis, which means our legal fees come out of the settlement or verdict — not your pocket. If we don't recover compensation for you, you owe us nothing.

**MYTH:** "Hiring a lawyer will slow everything down."

**TRUTH:** The opposite is true. Without an attorney, insurance companies have every incentive to drag out your claim, deny coverage, and wait for you to give up. With legal representation, we push your case forward aggressively while you focus on healing.

**MYTH:** "My case isn't big enough to justify a lawyer."

**TRUTH:** There is no such thing as a case that's "too small." What seems like a minor fender-bender today can reveal serious injuries weeks or months later — herniated discs, soft tissue damage, concussions. If you've been in an accident, your case deserves a professional evaluation.

**MYTH:** "The insurance company will treat me fairly."

**TRUTH:** Insurance companies are publicly traded corporations with shareholders and profit targets. Their business model depends on collecting premiums and paying out as little as possible. Their adjuster is not your advocate. Period.

**MYTH:** "I can handle this myself."

**TRUTH:** You can try. But studies consistently show that accident victims who hire attorneys recover significantly more in compensation than those who negotiate alone — even after attorney fees. You wouldn't perform your own surgery. Don't negotiate your own injury claim against professionals who do it every day.

# Real Results for

## REAL PEOPLE IN THE RIO GRANDE VALLEY

These are real outcomes for real clients in our community. Every case is unique, but these results demonstrate our commitment to fighting for maximum compensation.

### \$850,000

Local father struck by an 18-wheeler semi-truck. The trucking company initially denied responsibility. Our investigation uncovered hours-of-service violations and falsified driver logs.

### \$325,000

Rear-end collision victim. The insurance company's initial offer was \$15,000. After we documented the full extent of our client's spinal injuries and future treatment needs, we secured a settlement more than 21 times the original offer.

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*Kenny's team treated me like family from day one. They fought for me when no one else would, and they never made me feel like just another case number. I got more than I ever expected, and I didn't pay a cent out of pocket.*

— Satisfied Client, Cameron County

Past results do not guarantee future outcomes. Every case is evaluated on its own facts and circumstances.

# Why Kenny Perez Law

THE FIRM THAT FIGHTS LIKE YOUR CASE IS PERSONAL — BECAUSE IT IS

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## Deep Local Knowledge

We know Cameron and Hidalgo county courtrooms, judges, and juries. We know which arguments resonate locally, which experts carry weight, and how to present your case to maximize impact in front of a Rio Grande Valley jury.

## Trial-Tested Experience

Insurance companies settle cases for more money when they know the attorney on the other side will actually go to trial. Our track record in the courtroom gives us leverage that translates directly into higher settlements for our clients.

## Fully Bilingual Representation

Our entire team serves English and Spanish speakers with equal professionalism and care. We believe language should never be a barrier to justice. Every document, every conversation, every courtroom appearance — we've got you covered in your preferred language.

## Proven Track Record

Millions of dollars recovered for accident victims across the Rio Grande Valley. We don't measure success by the number of cases we process. We measure it by the outcomes we deliver for each individual client.

## Personal Attention from Attorney Kenny Perez

You won't be handed off to a paralegal and forgotten. Kenny Perez personally oversees every case that comes through our door. When you call our office, you get answers — not a runaround.

# Frequently Asked

## QUESTIONS

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**Q: What if I was partially at fault for the accident?**

**A:** Texas follows a modified comparative fault rule. You can recover compensation as long as you are less than 51% responsible for the accident. Your total recovery is reduced by your percentage of fault. For example, if you are found 20% at fault and your damages are \$100,000, you would recover \$80,000. Never assume your case has no value without speaking to an attorney first.

**Q: Will I have to go to court?**

**A:** The majority of personal injury cases settle before trial. However, we prepare every case as if it will go to court. If the insurance company refuses to offer a fair settlement, we are fully prepared to take your case before a jury. Our willingness to go to trial is one of the reasons insurance companies take our negotiations seriously.

**Q: How long will my case take?**

**A:** The timeline depends on several factors: the severity of your injuries, the length of your medical treatment, the complexity of liability, and how cooperative the insurance company is. Some cases resolve in months; others take a year or more. We will never rush a settlement that shortchanges your recovery.

**Q: What does it cost to hire Kenny Perez Law?**

**A:** Nothing upfront, and nothing unless we win. We handle personal injury cases on a contingency fee basis. Our fee is a percentage of the settlement or verdict we obtain for you. If we don't recover money for you, you owe us nothing. The initial consultation is completely free.

**Q: What if the other driver doesn't have insurance?**

**A:** You may still have options. Your own auto policy may include uninsured/underinsured motorist coverage that can compensate you even when the at-fault driver has no coverage. We will review every available source of recovery to maximize your compensation.

**Q: Should I accept the insurance company's first offer?**

**A:** Almost never. The first offer is almost always significantly lower than what your case is worth. Insurance companies make early offers hoping you'll accept before you understand the full value of your claim. Always consult with an attorney before accepting any settlement.

**Q: What if I didn't see a doctor right away?**

**A:** While seeing a doctor promptly strengthens your case, a delay does not automatically disqualify you from recovering compensation. Many injuries take days or weeks to fully manifest. Contact us regardless of when you sought treatment – we can evaluate your situation.

## Your Next Step

You have one opportunity to get the settlement you deserve. The insurance company is already building their case against you. Every day that passes without legal representation is a day that evidence disappears, witnesses forget, and your leverage shrinks.

**Don't go up against billion-dollar insurance corporations alone.**

**CALL NOW FOR A FREE ACCIDENT CASE REVIEW**

**956-999-1111**

kennyperezlaw.com

**No fees unless we win your case**

**Free, confidential consultation**

**Se habla español**

**Available 24/7 for emergencies**

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