# VENTURA

ATTORNEY CRAIG MURPHY





There are many great reasons to rely on buses to take you to and from work or run your errands. Especially with the heightened concern for the environment, reducing your carbon footprint is a huge benefit. Taking the bus is also an excellent form of transportation because, if you chose not to own a car, you don't have

to worry about paying for gas, repairs, or worry about traffic. You can even get some extra work done on the bus because you don't have to watch the road. While this is a cost-efficient and seemingly great way to get around, it can also be dreadfully dangerous.

When an accident happens in a bus, you might not have even seen it coming and had no time to physically prepare for the collision. You might get thrown from your seat, crash into something and hurt yourself. Now what might have been an average, even boring, commute to work is a day of pain and sitting in a hospital room. If you're seriously injured, you might even need emergency surgery. It only takes one moment, one mistake to cause serious hurt.

If you are suffering after being involved in a Ventura bus accident, you probably have a million questions and worries keeping you up at night. The stress can even slow down your healing time if you cannot relax and rest. This is when hiring an experienced and caring attorney will benefit you. They will be able to take away the burden of dealing with rude insurance adjusters and let you focus on getting healthy.

Our office offers free consultations for those hurt in a bus accident. You don't have to wait, you can call us today. We would be glad to meet with you, even come to the hospital if need be. Your recovery should be your priority. Let us make your case our responsibility.

#### VENTURA BUS ACCIDENT STEPS

Perhaps you weren't a passenger on the bus, but driving on the road and collide with the bus. You absolutely can still file a claim against the bus. After getting everyone to safety and calling the ambulance if needed, the most important thing that you can do, whether you were on the bus or were hit by the bus, is to collect evidence. This is the most critical step that you can do immediately. If you are taken away by an ambulance, the police will gather this information for you. If you are not critically injured and have the ability to gather information, get as much as you can.

Take as many pictures as possible from as many angles as you safely can. You can video the road and show the skid marks and the state of the vehicles. The more detail, the better. The pictures that you take will be evidence that you can use in your claim in order to show who was at fault and how badly things were damaged. You also want to be able to get statements from witnesses. If someone saw what happened and can help your case in any way, get their name and contact information. This can make all the difference when trying to prove that the bus driver was negligent.

# BUS DRIVER'S RESPONSIBILITY TO PROTECT

California law has what is called a common carrier code. This exists for public transportation to follow in order to provide safe carriage for everyone. It is like an ethics code. The driver must operate the bus in a safe manner, and the company that maintains the bus must ensure that the vehicle is safe. If either of these two parties fail to do this, they will be liable for resulting injuries. For example, if the driver of the bus is distracted by a phone or swerves into another lane of traffic without signaling, they would be liable for your injuries. Also, if the bus collides because of a brake failure, then in some instances, that would also make them liable for your injuries.

# COMPENSATION YOU ARE ENTITLED TO

When you're injured in a bus accident in Ventura, you may be worrying about what you can get compensation for. The insurance companies probably don't want to give you much, and your attorney will be able to help you figure out if what they offer you will cover what you're



entitled to. You might be hurting financially and feel like you have to take your first settlement offer to make ends meet, but going to trial might prove to be the best choice. You can recover for a few things that might be bogging you down financially.

You can get compensation for:

- » Medical bills
- » Co-pays for doctor's visits, procedures, and prescriptions
- » Property damages to your car (if you were not a passenger on the bus)
- » Lost wages
- » Pain and suffering

If you have been badly hurt, these costs can really stack up. Being so hurt that you cannot work and had to take vacation time to heal or unpaid time off can make all of the bills you're piling up even more of a burden. That is why you want a fierce attorney that will get you all that you are entitled to. You don't have to suffer financially because of a mistake someone else made on the road.

#### COMMON TYPES OF INJURIES

If you are lucky enough to walk away from a bus accident, you might only have suffered some minor bruising. That is usually best case scenario. Injuries can get as bad as broken bones, internal organ damage, and in the worst instances, death. In those cases, a family member or loved one can file for wrongful death. For those who are seriously hurt, these injuries can take months to recover from. Even the most minor injuries can cause you to miss work.

Only a Ventura bus accident lawyer can get you your rightful compensation from the insurance companies who will want to give you pennies on the dollar. If you want a strong, dedicated, and experienced lawyer to guide you through this process, please call our office today to get a free consultation with Craig Murphy.



# FREQUENTLY ASKED BUS ACCIDENT QUESTIONS

# What Should I Do If I'm Injured in a Bus Accident?

Right after you're involved in a bus crash, you get checked out, and make sure that you don't

need to go to the hospital, get checked out, and make sure that you don't have any life-threatening injuries. When the hospital releases you and tells you that you need to follow up with your regular family doctor or a specialist, you need to do that. You need to follow up with your doctors and follow their instructions for your treatment and care.

In addition to that, you need to contact an attorney who is skilled and experienced at bus accident cases. You've got to put the bus company on notice right away so that they preserve video, and you can find out if there are any

witnesses. Your attorney can go out and get statements from those witnesses and preserve all that evidence. This will all be necessary to present your claim and to protect your interests in the future. If you don't have somebody that gets on board early on, a lot of that evidence can be lost.



# How Should I Choose a Bus Accident Attorney?

If you've been injured in a bus crash or a bus accident here in Ventura, the attorney that you hire is going to be one of the most important decisions that you make about your case. It will affect the value of that case and how your case is handled from the very beginning.

What you need to do is make sure that your Ventura lawyer is a skilled and experienced trial attorney. You want someone who has years of experience and who deals with bus crash cases, here in Ventura, on a regular basis. In addition to that, you need to make sure that you can have a very good working relationship with your attorney.

#### Will the Bus Company Insurance Compensate Me?

The bus companies are required to have certain higher levels of insurance than non-commercial vehicles have. They have multiple layers of insurance coverage so that if you are injured in an accident that is involving a bus, here in Ventura County, there should be sufficient layers of insurance available to protect you for your injuries and damages. However, you need an attorney who has the skill and experience of dealing with these bus injury claims to make sure that they get out there and put each and every layer of available insurance on notice. If they are not involved from the beginning, they may ultimately try to deny that they have any responsibility to you.

#### What Are the Steps in a Bus Accident Claim?

If you've been involved in an accident involving a bus, here in California, the primarily step that you need to take is to make sure that you notify the bus driver and make sure that that company fills out an incident report. You must have it documented that you were on the bus and that you were injured, otherwise it's very easy for the insurance companies of these buses to come back and say, "We have no record that you were on the bus." They're automatically going to be suspicious of you and of any claim involving injuries. If they have no record of you being on that bus and being injured, red flags go up all over the place and it's going to be very difficult for you to establish that you were actually on that bus when you were injured.

The first thing that you need to do is make sure that you tell that bus driver or bus company about the injury. They need to get your name and information about your injury. You also need to make sure that you get immediately to the emergency room, or to a doctor, and that you get treatment. You need to tell them each area of your body where you're feeling pain.

The next thing that you need to do is follow the advice of all your doctors and go to all your doctor's appointments. Finally, you need to contact an attorney who has the skill and experience of dealing with these bus crashes, here in Ventura, so that they can properly put the bus company on notice of your claim.

#### What If My Child is Injured on a School Bus?

The party responsible for your child's school bus injury depends on what happened. The school district or private company that has contracted with the school district to operate their buses, could be responsible for the injuries to your child while your child was on that bus. Here's what you need to do.

If your child has been severely injured on a bus due to an accident or some other event, you need to call me. We will need to investigate this. We may have to act very quickly to protect your child's interests.

#### What Damages Are Available After a Bus Accident?

If you've been seriously injured in a bus crash or bus accident here in Ventura County, you are entitled to get compensation for your damages and injuries.

If you were in a car and hit by the bus, they need to fix and repair your car. If you were a passenger or were hit by the bus, in addition to the property damage claims, you are entitled to compensation for your personal injuries. Here's what is involved in a personal injury claim.

When you've been injured by a bus, you're entitled to your medical expenses. This will include your out-of-pocket expenses for co-pays, prescriptions, x-rays, MRIs, and things of that nature. If you have been injured to the extent that you've missed time from work, you're entitled to get compensation for your lost wages. If you've had to use vacation time to prevent losing your job, you're entitled to get that vacation time money back. You're also entitled for pain, suffering, inconvenience, disability and disfigurement. In addition to that, if your injuries are so severe that you're going to have lifetime medical treatment or lifetime pain and suffering and disability from your injuries, you're entitled to future damages that you are going to suffer.

What you need to do is you need to get an attorney here in Ventura who is skilled and experienced in dealing with these bus crash accident claims.

#### Who Are the Liable Bus Accident Parties?

Who is going to pay your damages depends on who is the owner of the bus or who caused the accident. It takes an investigation to determine who is responsible. It could be a car or pickup truck that ran into the bus, and they're going to be responsible. It could be a car or truck that somehow cuts off the bus or takes some evasive action and the bus driver does something in response. It could be that vehicle and the bus company that's responsible. The California bus crash could be totally the fault of the bus driver and the bus company, and they are solely responsible.

Someone is going to have to conduct a full investigation on your behalf to determine who is responsible for your injuries and damages relating to your California bus crash. The way to make sure that you are fully protected and fairly compensated for all of your injuries and damages is to make sure that you get a California attorney who is skilled and experienced in dealing with bus accident cases.

### Can I Be Compensated if I Was a Passenger Injured on a Bus?

If you've been a passenger on a bus and you were injured in an accident, who's responsible for your injuries and damages?

If the accident was caused by the bus driver's negligence and your injuries are due to that bus driver's negligence, it's very easy; you sue the busing company and they are going to be responsible for your injuries and damages. However, if it is a situation where it's not clear who was responsible, say another vehicle cut off the bus or ran into the bus, then it may be that other vehicle's insurance that is responsible. The bus company may not have any responsibility for that.

You need an attorney who deals with these cases on a regular basis because they're going to have to conduct an investigation. Here's the bottom line: if a pickup or a car runs into a bus and numerous people are injured, there might not be enough insurance available to pay you for your injuries and damages. You need someone who is going to conduct a full investigation, so they can determine whether or not there was any fault on the part of that busing company to make sure that you are fully compensated for your injuries and damages.

## What Are the Time Limits for Filling a Bus Accident Claim?

The answer to that question is somewhat complicated because it depends on where the crash happened and who owns the bus. If it is the county or city

that owns the bus and is operating that bus, you may have a very short period of time, as short as six months. However, if it is an independent contractor that owns and operates the buses, typically you will have two years because that is the statute of limitations for a personal injury case.

If someone who is under the age of 18 was injured on the bus, that period could be stretched out for an additional amount of time. The only way to figure out how much time you have to make your claim and file your lawsuit is to get proper legal advice. You need to do that by talking to a California attorney who deals with California bus crashes on a regular basis.



#### ABOUT THE AUTHOR

Craig has been licensed to practice law in California since 1990. From the beginning of his legal career in California, Craig has been a trial lawyer. He was in court the first day after being sworn in to practice law in California and has continually litigated court cases since that day.

Craig is a Board Certified Personal Injury Specialist by the State Bar of California and the California Justice Association. Craig has gone to trial and obtained jury verdicts in virtually all types of personal injury cases, including complex spinal cord injuries, car crashes, slip and falls, uninsured/underinsured first party practices, medical malpractice, and property owner liability.

Before devoting his career to exclusively representing injury victims, Craig represented doctors in medical malpractice cases, and major Ventura hotel/casinos in premises liability cases. He represented insureds on behalf of Allstate Insurance Company, Farmers Insurance Company, State Farm Insurance Company, Progressive Insurance Company, Geico Insurance Company, Hertz Rent-A-Car Company, and Avis Rent-A-Car Company. Craig has taken

his insider's knowledge and now exclusively represents seriously injured people and their families against the major insurance companies and corporations who are responsible for his clients' injuries.

Craig was born and raised in Lima, Ohio. He earned a Bachelor of Science degree in communication at Ohio University. Craig attended law school at Ohio Northern University where he was awarded Dean's scholarship. During law school, Craig earned several American Jurisprudence awards for academic excellence. He earned the student-attorney of the year award during his third year of law school as a practicing student lawyer. Craig was an editor of the law review and graduated with distinction. Due to his academic achievements, Craig was admitted into the honorary Willis Society at Ohio Northern University.

Craig is committed to his family, church, and the legal community. Craig has been a church Elder and volunteers as a Sunday school teacher. He is a member of the prestigious Million Dollar Advocates Forum, an honor bestowed on less than 1% of all attorneys. The American Trial Lawyers Association has named him as one of the top 100 trial lawyers in California. Other lawyers recognize Craig as a leader in the legal community and elected him to serve as one of the Board of Governors of the California Trial Lawyers Association and the California Justice Association. He served as a Judge Pro-Tem for the Eighth Judicial District Court short trial program and as a District Court appointed arbitrator.

Craig's practice is dedicated to the protection of injury victims and their families. He prides himself on the level of personal service that he gives to his clients. Craig is committed to pursuing justice one case at a time. If a full and fair settlement cannot be obtained, Craig has the experience, skill, and conviction of character to take his clients' cases to trial.

