

## Does a Not-At-Fault Accident Affect Your Insurance in Maryland?

### Our attorneys break down how insurance works when you're not at fault

The phrase "not at fault" holds significant weight in a car accident case. It means another driver's actions or negligence caused your car accident, and you bear no responsibility. Being injured in a [car accident](#) is stressful enough, but the situation can feel even more frustrating when you're not at fault.

In Maryland, determining fault is key to figuring out who pays for the damages and medical bills. Understanding how a not-at-fault car accident can impact your insurance in Maryland is important for protecting your rights—and your wallet.

### How does Maryland's at-fault system work?

Maryland operates under a fault-based insurance system, also known as a tort system. This means that the at-fault party's insurance company is generally responsible for covering the damages after a car accident.

If you're injured in a car accident, this system allows you to seek compensation through the at-fault driver's insurance. However, there's a catch: Maryland follows a strict rule called [contributory negligence](#).

Under contributory negligence, you can be barred from recovering any damages if you're found to be even 1% at fault. This all-or-nothing rule can make the stakes even higher when determining fault for an injury-causing crash. As such, it's important to establish that you were completely free of blame if you want to claim compensation from the other driver's insurance.

This requires a thorough investigation to establish four key criteria for liability:

- The other driver had a duty of care to uphold on the road.
- The other driver breached their duty of care.
- The other driver's breach of duty caused your car accident.
- You accrued damages as a result of the crash.

### Will my insurance premiums increase after a not-at-fault accident?

One of the biggest concerns after any car accident is whether your insurance premiums will take a hit. The good news is that if you're not at fault in Maryland, your insurance company shouldn't raise your premiums just because you were involved in a car accident.

However, the reality is that insurance companies are businesses. Some might still find ways to adjust your rates, especially if they view you as a higher risk following a serious car accident. It's always a good idea to check your policy and speak with your insurance agent to understand how your specific insurer handles not-at-fault claims.

### **Do I need to report a not-at-fault car accident to my insurance company?**

You should always report any car accident to your insurance company, even if it wasn't your fault. Failing to do so could lead to complications down the road, especially if the other driver decides to change their story or if there are disagreements about the extent of the damage.

Some drivers worry that reporting a car accident could increase their insurance premiums. While this is a valid concern, Maryland's laws are designed to protect you from rate increases in situations where you weren't at fault. Transparency with your insurer is generally the best policy to avoid potential problems later on.

### **How does a not-at-fault car accident affect my insurance record?**

A not-at-fault car accident will likely appear on your insurance record, but it shouldn't negatively impact your driving history or future premiums. Insurers use your driving record to assess your risk as a policyholder, and a clean record typically means lower premiums.

Since you weren't at fault, this type of car accident shouldn't harm your standing with your insurer. However, the presence of any car accident on your record, even one where you weren't at fault, can still affect how insurers view you. Some might perceive you as being more prone to car accidents, even if they weren't your fault.

This perception could influence their decisions when calculating your premiums, especially if you're shopping around for a new policy.

### **Can I switch insurance companies after a not-at-fault accident?**

Switching insurance companies after a car accident is entirely possible, but you should keep a few things in mind. First, when you apply for a new policy, the insurer will likely review your claims history, including any not-at-fault car accidents you were involved in.

While they shouldn't penalize you for a collision that wasn't your fault, each company has its own way of assessing risk. It's also worth noting that some insurers offer accident forgiveness, which means they won't raise your rates after your first car accident, regardless of fault.

If your current insurer doesn't offer this benefit and you've recently been involved in a crash that wasn't your fault, it might be a good time to shop around. Just take some time to compare quotes and understand the terms before making the switch.

## **What should I do immediately after a not-at-fault accident in Maryland?**

The moments following an accident can be overwhelming, but staying calm and following a few key steps to protect yourself and your rights is important. Here's a quick overview of what to do:

### **Check for injuries**

Make sure everyone involved is safe. Call 911 if anyone needs emergency medical attention.

### **Call the police**

It's important to have a police report documenting the car accident, especially in a not-at-fault situation. Call the police right away and wait for an officer to arrive and examine the crash scene.

### **Exchange information**

Get the other driver's name, contact information, insurance details, and vehicle information. If there are any witnesses, gather their contact information as well.

### **Document the crash scene**

Take photos of the car accident scene, including vehicle damage, road conditions, and any relevant traffic signs or signals.

### **Seek immediate medical attention**

Even if you feel fine, seeing a doctor as soon as possible is a good idea. In many cases, crash-related injuries don't produce immediate symptoms. Getting a prompt medical evaluation allows you to begin early treatment and link your injury to your car accident.

### **Notify your insurance company**

Report the car accident to your insurer as soon as possible. Provide them with all the details, including the police report and any evidence you've collected.

## **Should I contact a lawyer after a not-at-fault accident in Maryland?**

Even if it's clear that the other driver's actions caused your car accident, their insurance company may still try to downplay your injuries or deny your claim. That's why it's important to have an experienced lawyer on your side.

The Maryland car accident attorneys at [Goldberg Finnegan](#) understand how insurance companies work, and we know how to deal with their tactics. We have a [proven track record](#) of success in recovering maximum compensation for our clients. That includes:

- A **\$4,975,000 settlement** for a family in a wrongful death case resulting from a car accident.
- A **\$1,750,000 settlement** for a client who sustained a severe pelvic/hip injury after being hit head-on by a vehicle that crossed the center line.
- A **\$1,500,000 verdict** in a car accident case after State Farm disputed liability for nearly two years.

Don't wait to get help from our experienced legal team. [Contact us](#) today to set up your free, confidential case consultation. We handle cases in Montgomery, Prince George, Howard, Frederick, and Charles counties, as well as other nearby communities.