

Teen Passenger Suffers Serious Injuries in Massachusetts Crash — \$300K Settlement Secured

How Our Legal Team Fought for Full Compensation After a High-Impact Car Accident Left a 16-Year-Old Recovering from Surgery and Rehabilitation

Even with cautious driving, young passengers are vulnerable when other drivers make reckless choices. This article breaks down what happened on the day of the crash, how our car accident lawyers at the [Law Offices of Mark E. Salomone](#) investigated liability, and how we secured a structured \$300,000 settlement by leveraging all available insurance coverage, including from the vehicle in which our client was riding.

The Event:

It was a typical October afternoon in Bridgewater, Massachusetts. A 16-year-old girl was riding in the passenger seat of her cousin's vehicle when the unimaginable happened—a crash that would alter her life for months to come.

Another driver, attempting a left turn, misjudged the flow of traffic and cut directly in front of them. Despite her cousin's best effort to avoid a [collision](#), the oncoming vehicle struck the passenger side of their car. The impact was severe—especially on the passenger side, where our client was seated. She sustained multiple fractures, including a fractured femur that required emergency surgery, followed by an inpatient hospital stay and more than a week in a rehabilitation facility.

Our Legal Analysis:

When our attorneys take on a car accident case involving a minor, our approach is precise and aggressive. The injuries were clear, but achieving full compensation required a detailed examination of insurance coverages and strategic negotiation to maximize her recovery. Here's how we built the case:

- **Clear liability against the turning driver** – Under Massachusetts law, a driver making a left turn must yield to oncoming traffic. The failure of the other driver to do so created a strong basis for fault and allowed us to secure the full \$250,000 policy limits from their bodily injury liability coverage.
- **Stacking insurance from multiple sources** – Because our client was a passenger, we also pursued compensation under the bodily injury liability policy on her cousin's vehicle. This added an additional \$50,000 to the settlement, ensuring that every available dollar was secured for her recovery.
- **Detailed medical documentation and causation** – Multiple fractures, surgery, extended rehab, and a long recovery timeline painted a clear medical picture. We gathered all treatment records and expert opinions to directly link these injuries to the crash.

- **Protection for a minor's future through a structured settlement** – Since our client was only 16 years old, we worked closely with her parents to structure the settlement so it provides financial support over time, not just a one-time payout. This approach means she will continue to benefit from the recovery as she grows into adulthood.

In Massachusetts, injured minors have the right to full and fair compensation. But these rights mean little without a legal team that knows how to navigate multiple insurance policies and advocate fiercely on behalf of young victims.

Rectifying the Damage:

Our personal injury team secured the full \$300,000 available—protecting this teenager's future with a structured settlement.

Throughout the process, we worked side by side with her parents, helping them through the overwhelming aftermath of the crash. This included handling all the paperwork, coordinating insurance payments, and making sure every medical bill tied to the accident was paid.

In the end, this wasn't just a legal case. It was a young person's life disrupted at a critical moment. We were honored to help get her on the path to physical and financial recovery.

What It Means for You:

If your child has been injured in a crash, the choices you make in the first days and weeks can have long-term consequences, especially when dealing with insurance companies that often move quickly to close claims.

- Insurers frequently offer early settlements that fall short of covering the full impact of a serious injury, particularly when the victim is young.
- What you say to insurers, post on social media, or even gaps in medical follow-up can all be used later to try to reduce or deny compensation.
- Minors with significant injuries often benefit most from structured settlements that plan for future educational needs, ongoing medical care, or developmental costs.

Whether you're reeling from a sudden crash or trying to understand your legal options, our firm can help. We work with families across Massachusetts to prove liability, secure full policy limits, and protect the long-term interests of injured children and teens.

Extended Analysis:

Why Crashes Involving Minors Require Special Legal Care

When a child or teenager is injured in a motor vehicle crash, the stakes are extraordinarily high, and the legal process has additional safeguards. In Massachusetts, court approval is typically required for settlements involving minors. It's not just about negotiating a dollar figure—it's about structuring it properly to serve a child's future.

Our attorneys understand how to:

- **Secure maximum payouts from all applicable insurance sources** – Here, we were able to recover both the turning driver's policy limit and the full bodily injury coverage from the vehicle carrying our client.
- **Handle liens, coordinate payments, and oversee medical billing** – So families aren't left trying to sort out hospital invoices on their own.
- **Design structured settlements that meet court standards** – Protecting future payments so they're available when the child truly needs them.

By managing every step of the legal process, we maximized the outcome without needing to file a lawsuit.

Why Femur Fractures Are Especially Serious for Teenagers

A fractured femur is one of the most serious orthopedic injuries a person can suffer in a crash, often requiring surgical insertion of rods or screws to stabilize the bone. For a teenager, this type of trauma can lead to:

- **Concerns about growth plates** – Since bone injuries at this age can interfere with future leg development.
- **Long-term mobility and orthopedic needs** – Many patients require extended physical therapy, and some may need subsequent corrective procedures.
- **Psychological impacts** – Missing school, sports, and regular social life during critical adolescent years can cause anxiety or depression.

These are not short-lived consequences. They affect everything from schooling to future independence, and they deserve careful legal consideration.

Give Your Case the Salomone Advantage

At the Law Offices of Mark E. Salomone, we know that serious injuries don't just happen to adults. When children and teens are hurt, they need aggressive legal advocates who can secure policy limits, protect future finances, and make sure medical costs are fully covered.

We've recovered **over \$1 billion** for our clients across Massachusetts and Connecticut. From day one, our team is ready to build your case with the same thorough approach that achieved this \$300,000 structured settlement for a young passenger.

Let us fight for the justice and compensation your child deserves. Call 800-WIN-WIN1 or [contact us online today](#) for a free consultation.