

Our Connecticut Car Accident Lawyers Secure \$300,000 Settlement After Manchester Tractor-Trailer Collision

How Our Firm Fought Back After the Insurance Company Made Low Offers

A left turn at a busy Manchester intersection changed everything for one Enfield father of four. He was doing exactly what drivers do every day. He was turning left from Chapel Road onto Tolland Turnpike, in his own lane, when a tractor-trailer swung into his driver's side door.

T-bone crashes like this one happen constantly at Connecticut intersections with multiple turn lanes. National Safety Council (NSC) data show that [angle collisions cause more motor vehicle deaths than any other type of crash between two vehicles](#). A side impact hits the part of a car with the least protection between the occupant and the other vehicle.

Our client came to the [Law Offices of Mark E. Salomone & Morelli](#) seeking our help. He was facing hip replacement surgery and a stubborn insurance company that did not take his injuries seriously. Ultimately, our Connecticut car accident attorneys secured \$300,000 for the injured father of four. Learn more about how our firm achieved this successful outcome.

What Happened at the Chapel Road Intersection?

The crash happened on March 11, 2024, around 7:20 a.m. Our client was turning left from Chapel Road onto Tolland Turnpike in Manchester. He was in the right lane of two designated left turn lanes, exactly where he belonged.

A tractor-trailer was turning left at the same time from the other left turn lane. The truck driver later admitted he took the turn too tight. To avoid hitting the median on Tolland Turnpike, he drifted to the right. That drift sent his trailer directly into our client's driver's side door.

Police issued the truck driver a warning for violating [Connecticut General Statutes § 14-236](#), which governs how drivers must stay within their designated lane on multiple-lane highways. The law generally requires vehicles on multiple-lane highways to remain within a single lane and not move from that lane until the movement can be made safely.

Our client had mild arthritis in his hip from years of skateboarding. Before the crash, he was otherwise in good health. That old injury made the new trauma to his hip far more serious, and it eventually led to a full hip replacement.

Why T-Bone Crashes Cause Such Serious Injuries

A side impact crash gives a driver almost no warning and almost no protection. Unlike a head-on crash, there is no engine block or crumple zone absorbing the hit. The door and the body panel take the full force instead.

That force travels directly into the driver or passenger sitting closest to the point of impact. Hip injuries, like the one our client suffered, are common in T-bone crashes involving trucks or SUVs. The height difference between a passenger car and a tractor-trailer often means the impact lands right at hip or chest level.

Common injuries from T-bone crashes include the following.

- **Hip fractures and joint damage** - A direct side impact can shatter or dislocate the hip joint, sometimes requiring surgery or full joint replacement.
- **Rib fractures and chest trauma** - The door frame absorbs much of the force, which can crack ribs or bruise internal organs.
- **Spinal injuries** - The sudden sideways motion can injure the discs and nerves along the spine.
- **Head and brain injuries** - Even with airbags, a driver's head can strike the window or door frame during a side impact.
- **Shoulder and arm injuries** - The arm nearest the impact often absorbs part of the force as a driver instinctively braces.

These injuries can require lengthy recovery periods. Many require surgery, months of physical therapy, and permanent lifestyle changes. Our client's hip replacement surgery meant lasting medical costs and real uncertainty about his future mobility.

How Connecticut Law Assigns Fault in a Lane Violation

Connecticut generally requires drivers to stay within a single lane and not move from that lane until they can do so safely, under [C.G.S. § 14-236](#).

When two drivers each take one of two turn lanes, both drivers can reasonably expect the other to stay in their own lane. The truck driver's own admission that he drifted right to avoid the median made this case unusually clear. He essentially confirmed the lane violation himself.

Connecticut also follows a rule called comparative negligence (a legal principle that reduces, rather than eliminates, a person's ability to recover compensation if they share some fault for a crash). Under [C.G.S. § 52-572h](#), an injured driver can still recover damages as long as they are found 50 percent or less at fault. Their compensation is reduced by their own percentage of fault.

Because our client was driving properly in his own lane, there was little room for the defense to argue he shared any blame. That strong liability picture became one of the most important tools our attorneys used throughout negotiations.

Why the Insurance Company's Low Offers Led to Litigation

The insurance company did not take the claim seriously at first. During mediation (a process where both sides meet with a neutral third party to try reaching a settlement without going to trial), an attorney representing the truck driver's insurance company made offers far below what the case was worth. Those lowball offers did not lead anywhere close to a fair resolution.

Our attorneys refused to accept an offer that ignored the true cost of hip replacement surgery and its lasting impact on our client's life. As the case moved closer to a trial date, it became clear that our client was fully prepared to let a jury decide his case.

That willingness to go to trial changed the conversation. Insurance companies often calculate the cost and risk of a jury verdict before agreeing to negotiate seriously. Once the truck driver's insurance company understood that our client would not back down, their approach shifted.

How the Case Reached a \$300,000 Resolution

As the trial date approached, an attorney for the truck driver's insurance company requested a second mediation. This request came after they realized our client would not settle for less money than his injuries deserved. The second mediation session produced a very different outcome than the first.

Both sides came back to the table with a clearer understanding of the case's real value. The strength of the lane violation evidence, combined with the seriousness of a hip replacement, gave our attorneys real leverage. This time, the numbers reflected that change in attitude.

The case ultimately resolved for \$300,000. That result reflects the medical reality of a hip replacement, the lost time from a demanding recovery, and the disruption a serious injury causes to a father of four. You can see this result along with [other case results](#) our firm has obtained for Connecticut crash victims.

A resolution like this typically accounts for several categories of loss. These often include medical expenses tied to surgery and recovery, lost income during time away from work, and compensation for the pain and disruption caused by the injury itself. Every case is different, and the final number always depends on the specific facts involved.

What This Case Means for Other T-Bone Accident Victims in Connecticut

Multi-lane turn intersections exist throughout Connecticut, from Manchester to Hartford and beyond. Whenever two vehicles turn left at the same time from separate lanes, the risk of a lane violation crash goes up. Commercial trucks make that risk even more serious because of their size and limited visibility.

Drivers involved in these crashes often assume the process will move quickly once fault seems obvious. This case shows that is often not true, even when a driver admits fault at the scene. Insurance companies representing commercial trucking policies frequently resist paying full value, regardless of how clear the evidence looks.

That resistance is exactly why documentation matters so much after a T-bone crash. A police warning, a driver's admission, and consistent medical treatment all played a role in building this case. Without that evidence, the insurance company's low offers might have gone unchallenged.

Every T-bone crash carries its own set of facts, injuries, and insurance complications. What stayed consistent in this case was a client willing to see the process through and a legal team ready to prepare for trial rather than settle early for less than the case was worth.

How Can a Manchester Car Accident Lawyer Help After a T-Bone Crash?

T-bone crashes involving commercial trucks bring extra layers of complexity compared to a typical car accident claim. Commercial insurance policies, trucking company liability, and Connecticut's comparative negligence rules under [C.G.S. § 52-572h](#) all come into play at once. Sorting through these issues without legal help can put an injured driver at a real disadvantage.

Our experienced Connecticut car accident attorneys at the [Law Offices of Mark E. Salomone & Morelli](#) build these cases from the ground up, using police reports, driver statements, and medical evidence to show exactly how the crash happened. We prepare every case as if it may go to trial, because insurance companies respond differently to attorneys who are ready to go the distance. That preparation is part of what we call the Salomone & Morelli Advantage.

If a T-bone crash left you facing surgery, missed work, or an insurance company that will not take your claim seriously, you don't have to face your fight alone. [Contact us](#) for a free consultation. We work on a no recovery, no fee basis, and we are ready to tell the insurance company that you mean business.