

What Happens If You're in a Car Accident While Visiting Maine?

Know your rights if you're an out-of-state crash victim. Contact a skilled Portland attorney today!

Visiting Maine offers scenic drives, beautiful coastlines, and rural roads, but car accidents can happen anywhere. If you're in a [car accident](#) while traveling in the state, you may face challenges related to unfamiliar laws, insurance policies, and handling a claim from out of state.

Knowing what to do immediately and how Maine's laws affect your case can make a big difference in protecting your rights and recovering compensation.

What should I do immediately after a car accident in Maine?

If you're in a crash in Maine, take these immediate steps to protect your health and legal rights:

- **Move to safety and exchange information:** If possible, move your vehicle to avoid blocking traffic. Exchange names, contact details, insurance information, and license plate numbers with the other driver. If there are witnesses, ask for their contact information.
- **Check for injuries and call 911:** If anyone is hurt, report the car accident right away. Maine law requires drivers to report crashes involving injuries, fatalities, or property damage over \$1,000. Even if injuries seem minor, getting medical help early can prevent complications later.
- **Document the crash scene:** Take photos of vehicle damage, road conditions, skid marks, traffic signs, and injuries. A detailed record can support your claim if there's a dispute over fault.
- **Notify your insurance provider:** Report the crash to your insurance company. Provide the basic information about your crash, but don't discuss fault or blame, as this can potentially be used against you.
- **Seek legal help:** You might receive a call from the other driver's insurance company asking for a recorded statement. Never give it to them without first consulting with a Maine attorney. Anything you say to insurance adjusters can be twisted and misconstrued as admitting fault.

How does Maine's insurance system affect your claim?

Maine follows a fault-based insurance system, which means the driver responsible for the car accident must cover your damages. Unlike no-fault states, where drivers file claims with their own insurers regardless of fault, Maine allows injured parties to seek compensation from the at-fault driver's insurance.

Additionally, Maine follows a modified comparative negligence rule, which affects your ability to recover compensation if you share fault for the crash. You can receive damages only if you're

50% or less at fault. If you're found to be 51% or more at fault, you can't recover any compensation. This rule makes it important to gather strong evidence to establish the other driver's responsibility in the crash.

Maine's insurance requirements also differ from those in other states. Drivers must carry at least \$50,000 per person and \$100,000 per accident in bodily injury liability coverage, \$25,000 in property damage coverage, and uninsured/underinsured motorist coverage of \$50,000 per person and \$100,000 per accident.

Will my insurance cover a car accident in Maine?

If you have auto insurance in another state, your policy typically extends to Maine, but coverage limits and claim procedures vary. If your home state has lower insurance requirements, your policy may automatically increase to comply with Maine's laws while driving in the state.

Your claim process also depends on fault. If another driver caused your crash, their insurer should pay for damages, but if fault is unclear, your own coverage may apply while liability is investigated.

If you rented a car, check if your personal insurance covers rental vehicles. The rental company's insurance may apply, depending on the coverage you selected.

What if the other driver doesn't have insurance?

If you're hit by a driver who lacks coverage or whose policy isn't enough to cover your damages, you may have options, you may be able to file a claim with your insurance company if you have uninsured motorist (UM) coverage. Some states require UM coverage while others make it optional. Even if your state doesn't require it, it's best to get yourself covered in case the unexpected occurs.

Additionally, depending on which state you're from, you can use your personal injury protection (PIP) or MedPay coverage to pay for some of the damages. PIP is typically required in no-fault states and optional in many other states. Be sure to check your state's auto insurance requirements to see if you have PIP or if it's available to you.

Where should I seek medical treatment after a car accident in Maine?

If you're involved in a car accident in Maine, don't wait to get a medical evaluation, even if you feel fine. It can take hours or days for injury symptoms to appear, and the longer you wait, the worse they can get.

Not sure where to go after a crash? These hospitals provide round-the-clock emergency medical services:

- [The Central Maine Medical Center](#) – Lewiston

- [Northern Light Mercy Hospital](#) – Portland
- [MaineHealth - Maine Medical Center](#) – Portland
- [Northern Light Maine Coast Hospital](#) – Ellsworth
- [Bridgton Hospital](#) – Bridgton

What if you need to file a lawsuit?

You can file a lawsuit for a car accident in Maine even if you are from out of state. Since the crash happened in Maine, the state has jurisdiction over the case, meaning any lawsuit related to the crash must be filed in a Maine court. That also means fault determination and comparative negligence rules will govern your claim.

Additionally, you may have to travel to Maine for legal proceedings. While many aspects of a case can be handled remotely, such as initial consultations and document submissions, you may need to appear in Maine for depositions, mediation, or court hearings.

You have six years from the date of your car accident to file a lawsuit for personal injury or property damage. If you miss this deadline, you lose your right to sue. Since Maine-specific laws apply, you should consult with a car accident lawyer licensed in the state.

Get a skilled Maine car accident lawyer on your side

If you were involved in a car accident while visiting Maine, you may be facing medical bills, lost wages, and uncertainty about your next steps. Don't let the insurance companies take advantage of your situation to deny your claim or pressure you into a low settlement. Whether you were hurt on vacation or a business trip, you need a local lawyer who understands Maine's laws and can handle your case while you focus on healing.

[Romanow Law Group](#) fights for injured crash victims in Portland and throughout Maine. Our legal team knows how to push back against insurance company strategies, gather the necessary evidence, and build a strong case for full and fair compensation. With our experience handling car accident claims in Maine, we are prepared to take on even the toughest cases.

We work on a contingency fee basis, which means you don't pay us anything unless we win your case. [Contact us online](#) or call our Portland law office today for a free consultation to discuss your case with an experienced lawyer who will put your best interests first.

"He was reassuring from the beginning, and the entire process was much less stressful than I imagined it would be. Simply stated, he works hard for his clients. I highly recommend Romanow Law Group." – CW

