

# What to Do After a Hit-and-Run Involving a Commercial Vehicle in Texas

## If you've been injured, our Houston attorneys are here to help

One moment you're on a Texas highway, and the next, a massive truck has slammed into your vehicle and disappeared into traffic. No license plate number. No driver pulling over. No one stopping to help. The fear and confusion in those first minutes can feel overwhelming, and the instinct is to assume there's nothing you can do.

But a hit-and-run [truck accident](#) is fundamentally different from a collision involving a private passenger car, and that difference works in your favor. Every commercial truck operating on Texas roads is required by federal law to display identifying information that can be traced even after the driver has fled. Understanding what steps to take immediately after the crash can be the difference between recovering the full compensation you deserve and walking away with nothing.

[Smith & Hassler](#) has helped victims of commercial vehicle crashes across Texas recover from situations that initially seemed unwinnable. Here's what you need to know.

## Why commercial vehicle hit-and-runs are different

When a private driver flees a scene, tracing them often depends entirely on whether someone captured a license plate. Commercial trucks are a different story. Every truck engaged in interstate commerce is required by the Federal Motor Carrier Safety Administration (FMCSA) to display a [USDOT number on the cab](#). This is a federally registered identifier that links directly to the carrier's name, insurance filings, and safety record through FMCSA's publicly searchable SAFER System database.

Beyond the DOT number, commercial trucks often bear company logos, trailer numbers, MC numbers, and distinctive markings. Even a partial observation (e.g., company name on the door, the color of the cab, the type of trailer) combined with traffic camera or dashcam footage can be enough to identify the motor carrier. Once you've identified the carrier, you've identified a defendant with substantial commercial insurance coverage, often ranging from \$750,000 to more than \$1 million under federal minimum requirements.

## Step 1: Prioritize safety and call 911 immediately

If you're able to move, get your vehicle out of the flow of traffic and turn on your hazard lights. Never leave the scene. Call 911 and request both law enforcement and emergency medical services, even if you feel uninjured.

Commercial truck collisions involve enormous force, and injuries to the spine, brain, and abdomen frequently don't produce obvious symptoms in the minutes immediately following impact. What feels like shock or adrenaline may be masking a serious condition that demands immediate attention.

Texas law requires that any crash involving injury, death, or property damage exceeding \$1,000 be reported to law enforcement. The police report generated at the scene becomes a key document in your insurance claim and any civil lawsuit that follows. So, it's important that law enforcement responds, documents the scene, and creates an official record.

## **Step 2: Capture every identifying detail you can**

This is the most consequential step you can take in the immediate aftermath of a commercial vehicle hit-and-run. While your memory is fresh and the scene still holds evidence, gather as much identifying information as possible, including:

- USDOT number (required by federal law to be displayed on the cab and typically a black number on a white background)
- MC (Motor Carrier) number if visible
- Company name and logo displayed on the door, cab, or trailer
- Trailer number or license plate, even if only partial
- Color, make, and type of truck (box truck, flatbed, tanker, 18-wheeler, etc.)
- Direction the truck was traveling after the collision
- Any visible damage to the truck prior to impact
- Time of day and roadway conditions at the moment of the crash

If you have a dashcam, protect that footage immediately. Don't allow the camera to overwrite the recording. Your attorney can use dashcam footage to search [FMCSA's SAFER System](#) and identify the carrier within hours. Ask any witnesses at the scene whether they photographed or filmed the truck. Collect their names and contact information before they leave.

## **Step 3: Get medical attention the same day**

Seek medical care immediately, even if you're not in acute pain. Many injuries don't fully manifest until hours or days after a collision. [Hidden injuries](#) from a Houston truck

accident can include internal bleeding, spinal disc herniations, and traumatic brain injury, none of which are always apparent at the scene.

The medical record created by your emergency visit establishes a documented link between the collision and your injuries before any gap in time can develop. Insurance carriers (including your own) routinely argue that delays in seeking treatment prove an injury wasn't caused by the truck accident. Don't give them that argument.

#### **Step 4: Notify your insurance company and understand your coverage**

Report the crash to your own insurance provider within 24 to 72 hours. Most policies require prompt notice as a condition of coverage. Before you call, however, understand what you should and shouldn't say. Don't give a [recorded statement](#) to any insurance adjuster, whether it's your own carrier or the trucking company's, before speaking with an attorney.

In a commercial vehicle hit-and-run, several coverage types may apply depending on the circumstances.

- Uninsured motorist (UM) coverage: If the driver is never identified, your own UM policy is typically designed to cover your bodily injuries in exactly this kind of situation.
- Underinsured motorist (UIM) coverage: Applies if the carrier is identified but their coverage isn't adequate to compensate your losses fully.
- MedPay: Covers immediate medical expenses regardless of fault.
- Collision coverage: May cover your vehicle damage independently of liability.
- Commercial carrier liability: If the truck is traced, the carrier's commercial policy becomes the primary source of compensation.

#### **Step 5: Preserve the physical evidence**

Don't repair your vehicle until an attorney and, if necessary, an accident reconstruction professional has had the opportunity to examine it. Your vehicle's damage pattern tells a story about the angle of impact, speed of the truck, and the forces your body absorbed. Once it's repaired, that evidence is gone.

Photograph everything as soon as possible, including the damage to your vehicle, your physical injuries, skid marks on the roadway, the intersection or highway, and any debris. Surveillance footage from nearby businesses, gas stations, and traffic cameras is typically overwritten within 24 to 72 hours. An attorney can send a spoliation letter

immediately demanding that the footage be preserved, but only if you've contacted legal counsel quickly enough for that demand to matter.

### **Who can be held responsible for a hit-and-run truck accident?**

In commercial vehicle hit-and-runs, liability often reaches beyond the driver alone. Texas and federal law give victims powerful tools to hold the entire network of responsible parties accountable.

- The driver, for both the collision itself and the criminal act of leaving the scene
- The trucking company or motor carrier, under the legal theory of [respondeat superior](#), can be held vicariously liable for negligent acts committed by their employees within the scope of employment
- The carrier, for negligent hiring, negligent entrustment, or failure to properly supervise a driver with a history of violations
- The cargo loader or freight broker, if improperly secured cargo contributed to the driver losing control before or during impact
- A vehicle or parts manufacturer, if a [mechanical defect](#) such as brake failure or a tire blowout played a role in the collision

It's worth noting that the FMCSA's definition of "employee" for liability purposes includes many independent contractor drivers. Trucking companies that attempt to shield themselves from responsibility by classifying drivers as contractors rather than employees often find that argument doesn't hold up under federal regulations.

### **What if the driver is never found?**

It's the scenario every victim dreads, but it isn't a dead end. Uninsured motorist coverage exists precisely for situations where the at-fault driver can't be identified. Most Texas UM policies cover bodily injuries caused by a hit-and-run vehicle, provided that the victim reported the accident to law enforcement promptly, made a reasonable effort to identify the vehicle, and followed the notice requirements in their policy.

If the commercial vehicle can be identified by DOT number, company name, or footage, you can still pursue the carrier directly. An experienced Texas truck accident attorney will exhaust every avenue of identification before accepting that the responsible party is truly untraceable.

### **Reach out before evidence disappears**

Every day that passes is another day surveillance footage gets overwritten, witnesses' memories fade, and physical evidence degrades. The time to act isn't when you're feeling better. It's now.

If you were hurt in a commercial vehicle hit-and-run in Houston or anywhere in Texas, the attorneys at Smith & Hassler are ready to move quickly on your behalf. [Contact us](#) for a free consultation. There's no obligation and no upfront cost; we only get paid if we win your case.