

## Common “rules of the road” apportionment

- a. *Insured hits parked car* – 100% liability
- b. *Uncontrolled intersection and/or “T”* – Vehicle on the right having right of way is entitled to 60%
- c. *Four-way stop intersection* – Apportionment is 50%
- d. *Intersection governed by yield signs* – party having right of way is entitled to 70%
- e. *Highway accidents* - Accidents in which one car is on a highway and other is entering from a parked position, driveway, etc., the car on the highway entitled up to 80%
- f. *Controlled intersections* – At a controlled intersection where one vehicle has a stop sign or a flashing red light, the car on the right of way would be entitled up to 80%
- g. *Left turn* – When one car makes a left turn in front of an approaching car, the approaching car is entitled up to 80% this also applies at intersections where both cars have a green light
- h. *Two cars going in the same direction* – If the first car begins to make a left turn at an intersection, as the second car is attempting to pass, apportionment is 50%
- i. *Two cars going in the same direction* – If the first car begins to make a left turn at other than an intersection, and fails to give proper signals, the second car is entitled to 60%
- j. *Two cars going in opposite directions* – Where one car pulls into the lane of an on-coming car, the on-coming car is entitled to 100%
- k. *Rear end collision* – First car in line is entitled to 100% this does not apply to situations where there is a lane change

- l. *Parking lots* – In parking lot intersecting aisle accidents, apportionment would be 50-50
- m. *Parking lot* – when both vehicles are leaving a parked position and collide, apportionment would be 50-50
- n. *Parking lots* – In a parking lot where one vehicle is traveling on an aisle and the other is leaving a parking space, the car in the aisle is entitled to 80%
- o. *Parked vehicle* – If a parked vehicle opens door into on-coming traffic and point of impact is behind the front bumper on passing car, the passing car is entitled to 100% If impact is on the front of passing car, he may be entitled to 60%
- p. *U-turns* – IF a vehicle making an illegal U-turn is hit by an on-coming car, the on-coming car is entitled to 100%