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MARCH 2026

Spring Break & Road Trip Safety: What Happens If You're Injured Out of State?

March means warmer weather, spring sports travel, and CSU students heading out of town. Whether you're flying and renting a car, or taking a family road trip, one question rarely gets asked: **What happens if you're injured in an accident outside Colorado?** Here's what every Colorado driver should know.

Does Your Colorado Insurance Follow You?

In most cases, **yes**. Your Colorado auto policy generally follows you across state lines. However:

- Liability minimums can adjust to match the state you're driving in
- Rental car coverage depends on your specific policy
- Uninsured/Underinsured Motorist (UM/UIM) coverage is critical in states with lower minimum coverage requirements

2. What If the Other Driver Has Little (or No) Insurance?

This is one of the most common problems we see.

If you're injured by a driver who:

- Has minimum coverage
- Has no insurance
- Or leaves the scene

Your **own uninsured/underinsured motorist coverage** may be what protects you. This is why we always recommend reviewing your UM/UIM limits before travel.

3. Rental Car Accidents: Who Pays?

This is where things get confusing.

Coverage may come from:

- Your personal auto policy
- The rental car company
- Your credit card (if you used it to book)

The key question is whether you purchased supplemental coverage at the counter and what your primary policy includes.

If you're unsure, now is a great time to review your coverage.

4. What Should You Do Immediately After an Out-of-State Crash?

If the unexpected happens:

- ✓ Call law enforcement
- ✓ Get medical attention (even if you "feel fine")
- ✓ Document everything: photos, insurance info and witnesses
- ✓ Notify your insurance company
- ✓ Speak with an attorney before accepting any settlement

The best time to understand your coverage is **before** something happens.

Before You Hit the Road...

If you're traveling this March and want peace of mind, take 5 minutes to review your auto policy, especially your uninsured motorist limits.

And if something does happen while you're away, our team is here to help guide you through the process, even if the crash didn't happen in Colorado.

Travel safe. Enjoy spring break. And know you're protected.

— VanMeveren Law Group

CASE SUCCESS STORY

Our client, a young, active father and husband is a local Fort Collins business owner. While making a delivery on a wintery morning, he was sideswiped by a negligent driver who ran a red light. Our client did not seek immediate medical attention, but his symptoms began to increase in the months following the collision. He attempted conservative medical care, such as physical therapy and chiropractic treatments, to no avail. The negligent driver's insurance company offered him \$3,500.00 to resolve his claims. After retaining VanMeveren Law Group, he was able to get the medical treatment he needed over the next several months to address his injuries. Thereafter, we successfully negotiated a settlement with the at-fault insurance company as well as our client's own insurer for 50x the original settlement offer, giving our client the ability to further seek the medical care he needs for the future and focus on his business once again.

MARCH IN FORT COLLINS

Jazz Ensembles I and II Concert

March 5

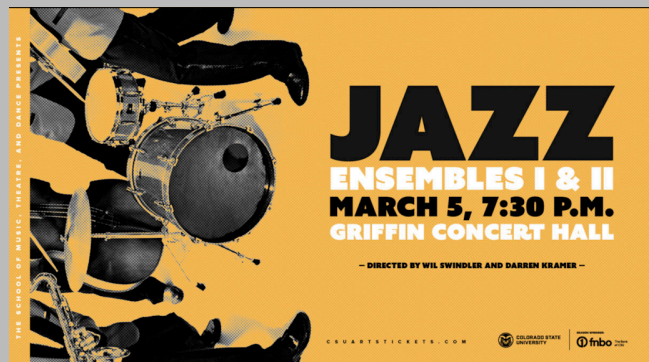
CSU School of the Arts

Jazz Ensembles I and II, directed by Wil Swindler and Darren Kramer, presents a concert of large ensemble jazz music from various time periods and styles, and featuring improvisation from our jazz students.

Check the event listing at

<https://music.colostate.edu/events/>

for updates



Pasta from Scratch Class: Spaghetti and Meatballs

March 10

Ginger and Baker

Join us for our Annual Valentine's Market!

We'll be in our information center, front door faces Mountain Ave.

We'll feature 8 local vendors.



The Fort Collins St. Patrick's Day 5K

March 14

Odell Brewing Company

The Fort Collins St. Patrick's Day 5K is equal parts road race and rolling block party—a point-to-point, slightly downhill 5K run/walk that starts in the heart of downtown Fort Collins and finishes where the real celebration begins: **Odell Brewing Company**. Come for the run. Stay for the celebration. This is how Fort Collins kicks off St. Patrick's Day—on its feet, together, and ready to toast a great finish.



Learn more at www.visitftcollins.com

TESTIMONIAL

See what our clients have to say!

"I was involved with a car wreck just a few months before graduation from CSU.

After receiving a lowball offer I went to the campus legal office seeing what options I had. They recommended me to the VanMeveren Law Firm and I am so thankful they did! I worked with Karl Hagar and Jenn Schossow. What I needed

most from my representation was to take the stress of the settlement off my plate, as I was weeks from graduation and moving out of state to start my career. Karl and Jenn made sure to find the balance of keeping me updated throughout the process but took everything off my plate. This allowed me to start my career while the settlement process played out. In the end they were able to get me a settlement that reflected my injuries, not the low ball offer we received in the beginning. I am so thankful for their support and would recommend their services to anyone who finds themselves in a similar unfortunate situation."

- *Former Client*

ADOPTABLE PET OF THE MONTH

Pacino

VanMeveren Law Group is a proud supporter of Animal Friends Alliance.

Learn more about how you can adopt, foster or get involved at savinganimalstoday.org or call the AFA Taft Hill Shelter at (970)-484-8516



Baby Pacino is already making his place known in the world. He has captured the hearts of those around him with his goofy faces and puppy behavior. Pacino is strong, resilient, has lots of energy to burn and is ready to take on the world and adventure the mountains with you! Pacino is a goofy little guy, he is a bit skittish when first warming up, but turns into a ball of love and affection when give treats and a cozy lap to cuddle up into. If you are ready to get your heart captured by this handsome boy then come meet him today!

Follow us on social media!

