

\$887,500 Settlement for 85-Year-Old Cyclist Run Over by Truck in Maryland

How Our Maryland Truck Accident Lawyers Fought for Accountability After a Life-Changing Crash

When an 85-year-old man set out for a morning [bike ride](#) on a quiet road in Montgomery County, Maryland, he never imagined his life would change in seconds. He had stopped at a red light, waiting beside a [tractor-trailer](#). As the light turned green and both began to move forward, the driver of the massive truck attempted to overtake him despite having no room to pass safely. The trailer clipped the handlebars of the cyclist's bike, knocking him to the pavement.

Moments later, the truck's rear wheels ran over his leg, severing it above the knee.

At [Goldberg Finnegan](#), our Maryland truck accident attorneys took on this case knowing the stakes were immense. The truck driver denied responsibility, claiming the cyclist swerved into his lane. But our team saw the situation differently. Through meticulous investigation, expert reconstruction, and relentless advocacy, we exposed the truth and secured an \$887,500 settlement for our client despite disputed liability and limited available insurance coverage.

This case wasn't just about money. It was about justice for a man who did everything right and still lost part of his life because someone else refused to share the road safely.

A Morning Ride That Turned Into a Nightmare

Our client was an active, independent senior who enjoyed cycling through northern Montgomery County. On the day of the crash, he followed every safety rule: riding on the shoulder, stopping at a red light, and waiting for his turn to proceed.

When the light turned green, he began to pedal forward. The truck driver, sitting high in his cab, accelerated at the same time. Instead of waiting to pass when it was safe, the driver tried to squeeze by. The narrow shoulder left no margin for error.

The trailer's gas tank struck our client's handlebars, throwing him off balance. In an instant, he was on the ground as the truck's rear tandem wheels rolled over his leg. The injury was catastrophic, requiring immediate emergency care and resulting in a full amputation above the knee.

How the Truck Driver Tried to Shift the Blame

Like many truck drivers and their employers after serious collisions, the driver quickly tried to avoid responsibility. He claimed the cyclist "veered into his lane" and argued that the crash occurred because the bicycle entered the roadway.

But our investigation told a different story. Our law firm brought in a team of accident reconstruction experts who analyzed physical evidence from the scene, vehicle positioning, and impact patterns on the bicycle and trailer. Their findings made one thing clear: the cyclist was riding lawfully on the shoulder and did nothing to cause the crash.

There was simply not enough room for the truck to pass safely. By attempting to overtake the cyclist anyway, the driver created the danger that led to this devastating injury.

Building a Case Against the Odds

Truck vs. bicycle collisions are among the most challenging types of personal injury cases. The size difference between a tractor-trailer and a bicycle is enormous, and the physics of the impact can destroy critical evidence within seconds. In this case, our legal team worked quickly to preserve and analyze every detail that mattered.

Our strategy in cases like this often includes:

- **Securing Accident Reconstruction Evidence:** Using professional engineers to map the scene and recreate the collision dynamics.
- **Obtaining Vehicle Inspection Reports:** To determine visibility, mirror placement, and any mechanical factors that may have contributed to the crash.
- **Collecting Witness Statements:** Including from bystanders who saw the truck's unsafe maneuver.
- **Reviewing Medical Documentation:** To show the full extent of our client's injuries, treatment, and long-term disability.
- **Proving Liability Despite Dispute:** Establishing that the driver's conduct directly violated Maryland's duty-of-care laws governing overtaking cyclists.

Even though the truck driver's insurance company initially fought hard to limit compensation, the evidence was undeniable. The reconstruction disproved their version of events and established that our client was a lawful cyclist who had the right to use the shoulder.

Maryland Law Is Clear: Cyclists Have Rights Too

Under [Maryland Transportation Article §21-1209](#), drivers must safely pass cyclists by allowing at least three feet of clearance. When a truck or car violates this rule, the results can be catastrophic.

Cyclists are also legally allowed to ride on the shoulder when it's safe to do so, a fact many motorists ignore or misunderstand. In this case, the truck driver's decision to overtake in a narrow lane violated both the spirit and letter of Maryland law.

Our attorneys used these laws to demonstrate negligence, arguing that the truck driver had every opportunity to wait until the road widened. Instead, he made a reckless choice that permanently altered our client's life.

The True Cost of a Catastrophic Injury

An amputation changes everything. Beyond the immediate physical trauma, victims face years of medical care, rehabilitation, prosthetic fittings, and emotional adjustment.

For our 85-year-old client, the challenges were immense.

With an injury of this magnitude, it's common for victims to endure:

- Emergency surgery and extended hospitalization.
- Long-term rehabilitation to regain mobility using assistive devices.
- Chronic pain and phantom limb sensations.
- Loss of independence and the ability to pursue the activities they once loved.
- Emotional trauma from the sudden, violent nature of the crash.

Why Accident Reconstruction Was the Turning Point

The trucking company's defense hinged on the idea that our client "moved into the truck's path." Without clear video evidence, that claim could have easily created doubt. But our accident reconstruction experts changed everything.

Through their analysis, they demonstrated that physically, the collision could not have happened the way the driver described.

That single finding became the foundation for settlement negotiations and ultimately the reason we secured a \$887,500 result despite limited policy coverage and disputed fault.

Fighting for Justice When the Odds Are Stacked

Insurance companies often assume that juries won't sympathize with older victims, or that age somehow reduces the value of a claim. We take a different view.

Our attorneys know that every victim—no matter their age—deserves justice when negligence causes harm. In fact, older victims often face higher costs and longer recovery times, making their claims even more important.

We fought aggressively to make sure the insurance company saw beyond numbers and statistics. This was a man who had lived independently for decades, who followed the rules of the road, and who was permanently disabled because a professional driver failed to show basic caution.

Lessons for Maryland Cyclists and Drivers

This case highlights critical takeaways for anyone who shares the road:

- Cyclists have the same rights as motorists under Maryland law.
- Truck drivers must allow at least three feet when passing and should wait until it's safe.

- Insurance companies are not neutral. They often try to shift blame, even when facts say otherwise.
- Accident reconstruction can make or break a case. Proper evidence collection is vital from day one.

Our team at Goldberg Finnegan uses every legal and technical resource available to protect victims in these complex cases.

Experience Matters in Catastrophic Injury Cases

Truck crashes are never simple. When a vulnerable road user like a cyclist is involved, the imbalance of power is enormous. These cases demand attorneys who understand physics, trucking regulations, and the tactics insurance companies use to minimize payouts.

Our firm has decades of combined experience handling:

- Commercial vehicle injury claims involving tractor-trailers and delivery trucks.
- Complex liability disputes where fault isn't immediately clear.
- Catastrophic injury cases involving amputation, brain injury, or spinal trauma.
- [Wrongful death claims](#) for families seeking justice after fatal truck crashes.

We don't back down from tough cases. We litigate them, build them from the ground up, and pursue maximum results every time.

Compassion and Commitment for Every Client

At Goldberg Finnegan, we give our clients the same advice we would give our own family members. That means honesty, transparency, and fierce advocacy.

We understand the emotional weight of a life-altering injury, especially for older adults who face unique recovery challenges. Our job is to take on the legal battle so our clients can focus on healing.

From the moment we take a case, we promise three things:

- **We'll listen**—because your story matters.
- **We'll fight**—because justice requires strength.
- **We'll deliver**—because results matter most.

Contact Goldberg Finnegan Today

If you or someone you love was injured in a collision involving a commercial vehicle in Maryland, don't face the insurance company alone. We're ready to stand with you and fight for every dollar you deserve.

Our attorneys have recovered **over \$150 million** for injury victims across Silver Spring, Rockville, and throughout Maryland. We have the experience, resources, and courtroom strength to handle your case from start to finish.

[Contact us today](#) for a free consultation. You pay nothing unless we win your case.