

Mogy Law Addresses Legal Complexities Following Recent Charlotte I-77 Truck Crashes and New State Coverage Requirements

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Recent truck accidents along Charlotte's I-77 corridor, including a November 2025 crash involving a livestock hauler and a November 2024 tractor-trailer overturning at the I-85/I-77 interchange, highlight the complex legal challenges facing commercial vehicle accident victims in North Carolina. These incidents coincide with the state's implementation of stricter minimum auto liability coverage requirements in 2025, creating new legal considerations for those injured in truck accidents.

On November 20, 2025, a truck hauling live turkeys overturned on Interstate 77 in north Charlotte, closing the Exit 16B ramps to Sunset Road until approximately 11 a.m. One person sustained serious injuries requiring emergency transport, while the scattered cargo necessitated extended emergency response. The incident exemplifies the specialized liability scenarios common to I-77's role as a regional freight corridor between Charlotte and the I-40 interchange.

The November 2024 incident saw a tractor-trailer overturn on the ramp from I-85 South to I-77 South at approximately 5:30 a.m., closing the interchange for several hours. This crash represents one of multiple documented commercial vehicle incidents at this interchange in the past 18 months.

North Carolina's 2025 minimum liability coverage requirements, described by legal sources as among the strictest in the country, allow truck accident victims to collect significantly more compensation from at-fault parties whose previous minimum-coverage policies would have capped recovery well below actual damages. However, accessing these increased policy limits requires immediate legal action to establish which coverage tier applies and to preserve critical evidence.

"The new minimum liability coverage law means Charlotte truck accident victims injured in 2025 and beyond have access to higher policy limits than existed previously, but only if legal representation establishes which coverage tier applies and demands documentation from the carrier's insurer before an early settlement offer locks in the wrong amount," said Eric Mogy, Attorney at Mogy Law Charlotte truck accident lawyer. "Specialized cargo haulers like the live turkey truck from the November 2025 I-77 incident carry agricultural transport records and cargo securement documentation beyond standard ELD data. These records are not automatically preserved through standard preservation demands, requiring attorneys who know FMCSA's agricultural hauler regulatory framework to identify and demand them correctly. Our flat 25 percent fee is the structural advantage that lets Charlotte truck accident victims access commercial vehicle litigation expertise without the industry-standard 33 percent fee reducing their recovery."

The Federal Motor Carrier Safety Administration requires commercial trucks to maintain Electronic Logging Device records capturing driving hours, speed, braking events, and route data. In livestock and specialized cargo hauler crashes, additional FMCSA cargo securement regulations and agricultural transport records must be preserved alongside ELD data, creating broader evidence preservation obligations than in standard tractor-trailer crashes.

North Carolina's contributory negligence rule eliminates all recovery if the truck accident victim is found even one percent at fault. On I-77's interchange ramps where complex merge patterns and limited sightlines are common contributing factors, trucking company defense teams probe whether the victim's lane position or approach speed contributed to the crash.

Mogy Law is a personal injury law firm based in Raleigh, North Carolina. As a Charlotte truck accident lawyer, the firm represents truck accident victims throughout Charlotte, Mecklenburg County, and statewide. The firm has recovered over $860,000 in a tractor-trailer settlement and handles commercial vehicle accident cases on a flat 25 percent contingency fee with no upfront costs and free case evaluations available 24 hours a day

in English and Spanish.

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Mogy Law Firm in Raleigh helps car accident victims get fair compensation. Let our experienced attorneys handle your case while you focus on recovery.

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