

SHOULD I GIVE THE INSURANCE COMPANY A STATEMENT?

Insurance companies will frequently attempt to obtain a written or oral statement from you right after the accident. Before you give any statement, you should have legal representation.

Being as detailed as possible is very important, a bad description of your accident could handicap your claim. Furthermore, many claims adjusters will attempt to encourage you to downplay your injuries and get you to agree that “you will be fine” or “you’re just shaken, but you will be fine.” Do NOT make a statement, this will jeopardize your chances of getting a fair settlement that you deserve.

WILL THE INSURANCE COMPANY SETTLE MY CLAIM FAIRLY?

No. Adjusters are told to settle claims for the lowest possible amount without regard to your injuries.

Your attorney will substantiate your claim by gathering important documents and medical records and present them to insurance companies in a professional and firm manner.

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DO I NEED A LAWYER?

All insurance companies have armies of lawyers and claims adjusters to ensure their company saves money. That “savings” is at the expense of the people they should be protecting, you - the victim. You paid for protection, you deserve to be protected when you need it.

You deserve compensation, not only for your hospital bills, but for the pain and suffering you endured.

DOES MY INSURANCE COMPANY HAVE TO PAY MY MEDICAL BILLS?

Yes, if you carry Personal Injury Protection coverage with your car insurance policy, your carrier is required to pay your medical bills that are related to your accident

that are deemed reasonable and necessary for treatment of your injuries.

Insurance companies are experienced at manipulating their own definition of reasonable and necessary medical care. They employ doctors and physicians that give them medical opinions in the insurance companies favor, not yours. When this occurs the insurance is no longer required to pay your medical bills no matter the opinion of your own healthcare provider. Leaving you, the victim, with the bills.

I DON'T WANT TO SUE ANYONE. DO I STILL NEED A LAWYER?

If your case is handled and presented properly, it is unlikely that you will need to file suit. However, it is sometimes necessary for your attorney to file a lawsuit for your case.

CAN I REALLY AFFORD AN ATTORNEY?

You pay nothing until the attorney settles your case. Most attorneys handling accident cases are paid on a percentage of the total settlement, this is called “contingency fee.”

There are many unknowns that occur after an accident that can be disastrous if they are not handled with care.

WHAT INFORMATION DO I NEED TO PROTECT MYSELF?

If you find yourself in an accident there are things that must be attended to immediately. These included photos of the vehicles involved and of the accident scene, statements from eyewitnesses etc. If these steps are not taken you will reduce your ability to provide evidence later.

Your attorney will advise you on the proper steps to take so that you will not fall prey to the practices of many insurance companies. You should arrange an appointment with the attorney of your choice as quickly as possible.